

**YMCA EMPLOYEE BENEFITS**  
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 Chicago, IL 60606

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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

1st Quarter, 2018



### GETTING MORE OUT OF YOUR BENEFITS COVERAGE

## See it sooner. Treat it sooner. It really is that simple.

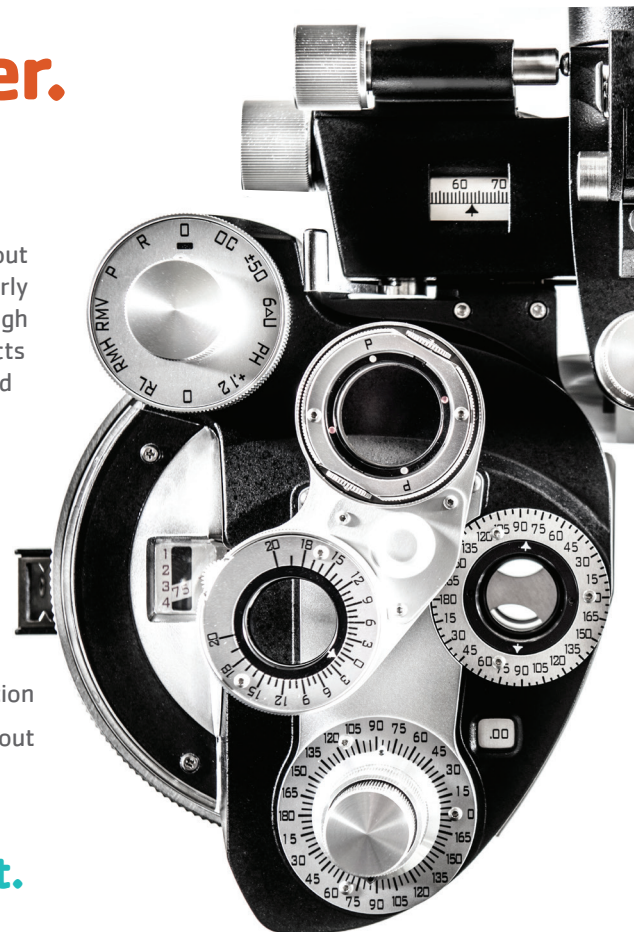
Your eyes can speak pretty clearly. Just listen. Pay attention, and they can tell you about health problems you may not even know about. Serious health problems often show early signs through your eyes—signs you don't want to miss. Early warnings for diabetes, high blood pressure, high cholesterol, heart disease, and other eye problems like cataracts and glaucoma, can all be detected during an eye exam. Our vision coverage with EyeMed covers annual preventive exams with no additional cost to you.

### Eye health at every age:

- Babies & Toddlers:** Should have their first eye exam between 6 and 12 months
- School-Age Children:** 1 in 4 may have vision problems that affect learning
- Adults:** Over 200 million in the U.S. alone need vision correction
- Seniors:** The most common sufferers of glaucoma, cataracts, and macular degeneration
- Moms-To-Be:** Pregnancy can cause vision changes that your doctor should know about

See the **GOOD** stuff... visit [eyemed.com](http://eyemed.com)  
 to find a provider and schedule an appointment.

Source: EyeMed, Power Of An Eye Exam Member Flyer



### ALSO IN THIS ISSUE:

- ▶ Balance, Support, And Care Where You Might Least Expect It
- ▶ Key Member Resources
- ▶ Staying In The Game With A Healthy Back
- ▶ The Power Of An Eye Exam

### NEW ID CARDS FOR 2018

All newly covered medical plan members, or those who changed plans for 2018, should have received a new ID card in the mail around the first of the year.

You can also print or access your ID card anytime on [myuhc.com](http://myuhc.com) or through the UnitedHealthcare **Health4Me**® app.

### IS THAT COVERED?

To look up coverage details and estimate treatment costs for the plan you're currently enrolled in, register and log in to your account on [myuhc.com](http://myuhc.com).

You can also visit [ybenefits.org](http://ybenefits.org) year-round to view and compare important documents for all of the plans offered by your YMCA.

# HEALTH ADVOCATES JUST A PHONE CALL AWAY

Finding the benefit services you need shouldn't be time-consuming and frustrating. Connect with a UHC advocate for a wide range of questions or health care concerns, and it's all included as part of your YMCA Employee Benefits medical plan.

Call 24/7 to get information on any of the benefit plans you have with YMCA Employee Benefits, including plan details, help finding a doctor, and clinical support from a health advocate. Learn how you may benefit from various programs or resources, such as the Healthy Back Program, Orthopedic Decision Support, or the Healthy Pregnancy Program. Advocates will also help walk you through your coverage and answer any questions you have.

### Not sure where to go for care?

Registered nurses can assist you in determining what type of care setting might work the best for you. They'll review your symptoms and provide you with information to help you make a more-informed decision. From a virtual visit with a physician, to Urgent Care, or the Emergency Room—they'll help you find the most appropriate, cost-effective resource for your situation.

### Need help resolving insurance billing or claims issues?

Advocates can help you understand and get to the bottom of any issue with claims and/or billing. They'll provide resources and answers—plain and simple.

### Concerned about what a diagnosis or treatment plan means for you?

With these dedicated advocates, you'll get the time, attention, and information to help you make more-informed decisions. They can assist you with information for yourself or a family member and help you make sense of your options.

Use the benefits helpline below as the first step for any of your questions regarding your benefit plan or your overall health. It's just one of the ways that UnitedHealthcare is stepping up your total health care experience.



### HOW CAN I HELP YOU?

Call **1-877-BEN-YMCA** and **press 1** for medical to contact an advocate and take full advantage of all your health plan has to offer.

Source: UnitedHealthcare, Advocate4Me Member Flyers

# BALANCE, SUPPORT, AND CARE WHERE YOU MIGHT LEAST EXPECT IT

## TRUE OR FALSE?

An Employee Assistance Program (EAP) is only for substance abuse or mental health crises.

**It's FALSE.** An EAP benefit is often thought of as a resource for help with substance abuse or counseling services, but it can help with so much more than that—from work-related issues to personal challenges and even budgeting and legal advice.

### Life & Work

**Career & Workplace:** You often spend more waking hours at work than you do at home. How do you balance it all? Learn strategies for dealing with difficult people, relocating or telecommuting, and achieving work-life balance.

**Parenting & Caregiving:** Providing care for a loved one is an important job, but you'll be much better at it when you take care of yourself first. Get the support and resources you need to help guide you through caring for your loved ones.

**Relationships:** Relationships can come in all shapes and sizes. Your relationship with your spouse, children, friends, and co-workers all require different things. Get helpful hints on how to understand your relationships, make them better, and how to know if it's the right time to end them.

**Total Well-Being:** Your overall well-being is critical for positive mental and physical health. Learn tips and tricks for positive relationships, life satisfaction, and goal setting.

### Financial & Legal

**Budgeting:** It is said that money is easier made than kept—but this doesn't have to be true! Learn to take charge of your finances with tools like spending and credit calculators, budget worksheets, and one-on-one financial consultations.

**Legal:** Dealing with the legal system can be complex. Get legal advice and guidance for help with estate planning, wills, contracts and more.

### Mental Health & Crisis Support

**Addiction & Recovery:** You may be unable to control your use of a drug once a physical or psychological dependency is established. Both drug dependency and withdrawal have a full boat of uncomfortable, dangerous, and potentially life-threatening symptoms. Find resources for helping yourself or a loved one with an addiction, recovery tools, and general information.

**Disaster Planning & Recovery:** When the unexpected happens, being prepared can make the difference. Having supplies and a plan can lessen the impact of disaster or trauma. Guides, articles and tips are available to help you prepare and keep your family safe.

**Abuse:** Abuse is a pattern of behavior used to gain power and maintain control that no one deserves to experience in any form. Identifying red flags in relationships can help those who may be suffering.

**Suicide Prevention:** The first step to suicide prevention is awareness. Learn the warning signs, how to talk with someone who may be at risk, where to get help, and how to cope if you're a suicide survivor.

### Finding A Resource

Available day and night, get confidential assistance with your EAP & WorkLife Services benefit. You can research topics with the tools and resources available online, or reach out to a trained professional via the support phone number. Think of it as a personal, confidential support system, available 24/7, to help you with managing stress, improving relationships, addressing financial or legal concerns, career advice, and even finding a plumber or pet-sitter!

### COVERAGE FOR ALL

Included with your **YMCA Employee Benefits** medical plan, EAP resources are available to your entire household/family, even if they're not covered on your medical plan.

## RESOURCES

Although all EAP and WorkLife Services resources are strictly confidential, you may need to identify your YMCA before connecting with a clinician to verify that your Y has coverage. **Make sure to know your YMCA's corporate association name and/or number.**

**Live & Work Well Website**  
www.liveandworkwell.com  
\*Access Code: **9622**.

**24/7 Helpline**  
1-800-980-6921  
TTY 711 + 1-800-980-6921

**Suicide Prevention Hotline**  
1-800-273-TALK

If there is an emergency or if you or a loved one is in immediate danger, **please always dial 9-1-1**



Source: liveandworkwell.com

# KEY MEMBER RESOURCES

Whether you're new to a medical plan with YMCA Employee Benefits, or continuing from last year, it's important to know what resources are available to you, not only so you know where to access tools when you need them, but also so you can know that you are getting the most out of your benefits.

Your medical plan with YMCA Employee Benefits comes with a toolbox chock full of resources available so you can connect with the right information when you need it. With websites like **myuhc.com**, **ybenefits.org** and **liveandworkwell.com**, you can find information about your plan, your claims, your health, and much more. With the **Health4Me**® and **Rally** mobile apps, you can take comfort in knowing that your health information and documents are stored securely, but never more than a tap away. And when you aren't sure WHAT resource you may need, or you just need some health advice, advocates are available 24/7 by calling the number on the back of your ID card.

Save these resources now, so you have them available in a flash the next time you need access to your health plan information.



### UnitedHealthcare

Get the most out of your benefit plan with resources available from UnitedHealthcare. Visit **myuhc.com** or download the **Health4Me**® mobile app to view your ID cards and benefit information, search for premium providers, as well as view claims and pay your bills. You can also connect with OptumRx to manage your prescription drug benefits.



### EAP & WorkLife Services

Access resources from the Employee Assistance Program at any time with **liveandworkwell.com** or the confidential hotline. Use access code **9622** to access information online, or call **1-800-980-6921** to speak with a clinician and get connected to EAP services like mental health advocates, lawyers, financial consultants and more.



### Rally Health

Make your health and wellness goals more attainable and hold yourself accountable with Rally. Log in to your account on **myuhc.com** to access **Rally** or use the mobile app to take your annual health survey and get your Rally Age. Learn how to live a healthier life, join challenges and missions, and earn gift cards and other rewards.



### 1-877-BEN-YMCA

Connect with healthcare advocates to get help resolving claim issues, discuss options for proceeding with care, get answers about your benefits, and even find assistance with insurance paperwork.



### Detailed Plan Documents

Visit **ybenefits.org** to find information and documents related to all of the YEB plans offered by your YMCA. You can compare medical plans offered at your YMCA, view or print informational documents related to your benefit options, as well as find contact information for your YMCA's benefits administrator.

## STAYING IN THE GAME WITH A HEALTHY BACK

Nearly 80% of adults experience lower back pain at some point in their life, and if it develops into a chronic issue it can be even harder to deal with. This can be challenging, but you don't have to face it alone. There are resources available to help you conquer the frustrations of lower back pain.

### First Things First

What causes lower back pain? The exact cause of lower back pain is often hard to determine, because the back is a complex system of bones, muscles, nerves and tissue. The lower back supports your body weight, and provides flexibility for turns, twists, and bends. It's no wonder that most people get aches and pains in the lower back at some point.

### Do I Have Chronic Back Pain?

"Chronic" pain is defined as having the same pain for more than three months—the longer you've had the pain, the less likely it can be cured or will go away completely. However, most people find they can manage their chronic pain once they have the right information, support, and treatment.

### What Can I Do?

Staying active, managing stress, and regular physical exercise can all help to lessen the pain. Along with adding healthy amounts of exercise and activity into your routine, check for everyday things that may be bothering your back. These might include: stress, repetitive and/or uncomfortable postures at work, at home or while driving, and long periods of sitting. No single method works for everyone or every situation. Experiment with techniques and strategies that work for you, while focusing on what helps you feel calm and in control.

### What About Surgery?

Many people who have some form of lower back pain experience relief with conservative treatment methods like exercise, heat or cold applications, therapy, or medication. Within 3 months, about 90 percent of people who have low back pain recover and 75 percent of people with sciatica are significantly better.

Although there are surgical options that can be recommended in some cases, there

is rarely a need to make a quick decision regarding back surgery unless a serious cause, such as a tumor, infection, or significant injury is present.

If you still have severe pain after an intensive treatment program, you may be referred to a specialist for an opinion on whether you might benefit from surgery.

### One-On-One Support

The Healthy Back Program can be a helpful addition to your treatment regimen. You'll be paired with a Health Coach who specializes in back pain and can help you understand your treatment options, make sure you have access to the right care for your needs, and provide tools on how to manage lower back pain. The Healthy Back Program is available as a part of your benefits for no additional cost and it can also earn you \$100 as part of our WellnessWorks incentive program.

### LEARN MORE

Call **1-877-BEN-YMCA** and **press 1** for medical to find out more about The Healthy Back Program.

Source: Optum. "Five Things You Need To Know About Lower Back Pain" and "Staying In The Game: How To Keep Your Back Healthy"