

**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

2nd Quarter, 2018



GETTING MORE OUT OF YOUR BENEFITS COVERAGE

# SPRING INTO ACTION

## BY CLEANING OUT YOUR MEDICINE CABINET

The air is getting warmer and plants are beginning to sprout because spring is in the air! As you're prepping your garden, cracking open your windows and committing to finally cleaning the garage this year, don't forget to include your medicine cabinet in your spring cleaning plans.

Old, unnecessary, or expired prescriptions can be harmful if you continue taking them without guidance from your physician and unused drugs can easily fall into the wrong hands if you are not disposing of medications properly. Make a point to go through all of the medications in your home as part of your spring cleaning regimen this year—check how many pills are left, expiration dates, and when you last saw the doctor who gave you a prescription.

For medicines you still need, **OptumRx** has online tools that make it easy to view prescriptions, check home delivery order status, order refills, compare pricing, and view other plan benefits. Visit [myuhc.com](http://myuhc.com) to manage your medicine cabinet online, or use the **Health4Me Mobile App** for on-the-go access.

For medications that have expired or that you no longer need, make sure to follow proper disposal guidelines. Alternatively, you can also participate in the United States Drug Enforcement Administration's National Rx Take Back Day on April 28, 2018.

Find an authorized disposal site in your area by visiting <https://takebackday.dea.gov/>



Source: myuhc.com, National Rx Take Back Day

### ALSO IN THIS ISSUE:

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### WELLNESS CALENDAR

#### APRIL

National Public Health Week (2nd - 8th)  
For more info, visit: [www.nphw.org](http://www.nphw.org)

#### MAY

Asthma & Allergy Awareness Month  
For more info, visit: [www.aafa.org](http://www.aafa.org)

#### JUNE

National Safety Month  
For more info, visit: [www.nsc.org](http://www.nsc.org)

### RALLY FOR A GOOD CAUSE

New in 2018, Rally Coins you earn from completing missions and challenges within the app can be donated to charity!

We are happy to announce that the YMCA has been chosen as a featured charity during the second quarter of this year (April - June). This means that during this time, Rally users from around the country will have the option to donate their Rally coins to the same cause that we work so hard for each day.

# START SOMEWHERE.

## REINVENTING YOUR APPROACH TO HEALTH & FITNESS

Three months into the year, teetering on the edge of what can seem like a never-ending winter, it can be hard to stick to those goals and resolutions you set around the turn of the new year. If you're looking for some new fitness inspiration, try these tips, tricks, and tools to help kick-start your motivation.

**Commit to 10:** If you have trouble just getting started, tell yourself you'll give each workout 10 minutes. Once you start, it may surprise you how easy it can be to keep going.

**Stick to a schedule:** Add a few workouts to your calendar and consider them unbreakable dates! If you tend to be indecisive about exercise, this trick can do wonders.

**Rely on a buddy:** Accountability can be a great motivator when trying to reach your fitness goals. Find a workout pal who is a good match for you. If you prefer exercising alone, agree to text or email each other when you complete a workout.

If you need more assistance in reaching your goals, your medical plan from YMCA Employee Benefits has a great arsenal of tools and resources available to you.

**Personal Wellness Coaching:** Motivated or not, we all have that one thing that may be holding us back from being the best we can be. If you're ready to make a positive change in your life, then UnitedHealthcare has a telephonic wellness coaching program that will fit you. For more information, you can visit [uhccoaching.com/onlineresourcecenter](http://uhccoaching.com/onlineresourcecenter) or call 1-800-478-1057.

**Rally Health:** The Rally website and mobile app are great tools if you need a way to hold yourself accountable to your health and wellness goals, while also earning incentives along the way. YMCA Employee Benefits offers up to \$300 in gift card incentives for various activities and programs, rewarded on Rally. Access your Rally dashboard by logging in on [myuhc.com](http://myuhc.com).

**Real Appeal:** If weight loss is an important goal for you, UnitedHealthcare's Real Appeal program is a virtually-led program that provides you with up to a full year of support and is designed to introduce small changes that, over time, lead to healthier habits and long-lasting weight loss results. Get started today by enrolling at [ymca.realappeal.com](http://ymca.realappeal.com).

Source: UHctools.com and YMCA Employee Benefits



# FINDING A PROVIDER WITH HEART

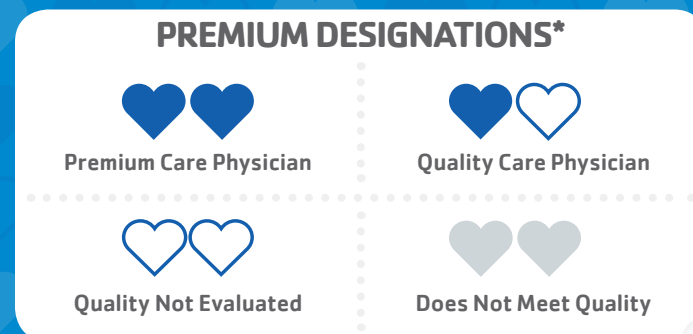
Finding a doctor can be a tough task, and attempting to search through an overwhelming number of options can make it even harder. It's important to know what to look for when choosing who'll look after you, and UnitedHealthcare has tools that can help. Using the **Find A Doctor** tool on [myuhc.com](http://myuhc.com) can be a great place to start since you'll be able to browse through hundreds of in-network physicians and specialists for whatever care you need. Above and beyond network affiliation, UHC has developed the **UnitedHealth Premium**® designation program which can help you find the best provider for your needs.

Providers are evaluated and receive designations based on an analysis of health plan claim data. They are then assessed using national standardized measures for quality. Once a provider has been evaluated and has met the premium quality criteria, they are measured for a cost-efficiency designation. Cost-efficiency is based on factors such

as the use and price of diagnostic testing, prescribed medications, and how procedures and follow-up care compare to other doctors in the same specialty and geographic area.

Choosing a premium provider can provide you with the peace of mind that your physician has gone through extra analysis to determine the quality and cost-efficiency of the care you will receive. However, it is

important to note that the premium program is intended as an informational resource and should be combined with other factors when selecting a provider. For more information about the premium designation program, like what locations and specialties are included, you can visit [myuhc.com](http://myuhc.com) or call the number on the back of your ID card.



\*If a doctor does not have a premium designation, it does not mean he or she provides a lower standard of care. It could mean that the data available to UHC was not sufficient to include the doctor in the program.



Source: UnitedHealth Premium® Designation Program FAQ

# PREVENTIVE CARE PAYS OFF

What if there was something that might help you live longer and healthier—and it didn't cost you any extra money, but could actually put money back in your pocket? Sounds like a great deal, right?

Well there is such a thing! In-network preventive care exams are covered under health plans from YMCA Employee Benefits, and some exams may also be eligible for our WellnessWorks incentive program.

Rather than curing an illness or ailment, preventive care is designed to help you stay healthy. It may even help catch problems before there are any noticeable signs or symptoms. Often, the earlier an illness is detected, the easier it is to treat and beat.

According to the Centers for Disease Control and Prevention, more than 100,000 lives could be saved each year if everyone in the United States got the recommended preventive care. So don't put it off any longer, make an appointment to see your primary doctor today.

Preventive Service	Frequency	Age	WellnessWorks Incentive*
<b>General Preventive Care</b>			
Wellness Exam	Annual	All Ages	\$50
Health Provider Screening Form	Annual	All Ages	\$100
Flu Shot	Annual	6 months and older	N/A
Immunizations	As Appropriate	All ages	N/A
<b>Screenings</b>			
Colorectal Cancer Screening	Varies	50 and up	\$50
Mammogram	Based on Risk	Women 40 and up	\$50
Cervical Cancer Screening	Annual	Women 21-65	\$50

\* Eligible participants in our WellnessWorks program are each eligible to earn up to \$300 in gift cards per incentive year.

For more information about what preventive care is right for you, visit [uhc.com](http://uhc.com) to create your preventive care checklist

For more information about WellnessWorks incentives, visit [YMCA.com](http://YMCA.com) Employee Benefits on Exchange

Source: UnitedHealthcare Preventive Care Guidelines and UHCtools.com

# RECOGNIZING WHEN STRESS & ANXIETY BECOME SERIOUS

Stress and anxiety are words that are tossed around so frequently that they are often used interchangeably, making it unclear when you or someone you know is dealing with normal day-to-day stress, or struggling with their mental health and wellness. To make things even more complicated, it's not always easy to differentiate between the two. But understanding the difference is important in recognizing when to seek help for yourself or others.

Stress, your body's natural response to any kind of demand or threat, is a way of protecting yourself when you sense danger. Healthy amounts of stress can help you rise to meet challenges, keep you on your toes during a presentation, or work when you'd rather be watching TV. That same 'healthy stress' can even save your life in emergency situations (like slamming on the brakes to avoid an accident or having enough strength to defend yourself).

Anxiety, on the other hand, is typically a response to situations that, whether real or perceived, are stressful in some way. Mild to moderate levels of anxiety can also be somewhat healthy, helping you focus your attention, energy, and motivation to overcome whatever is causing you to feel anxious.

Both are reactions to situations and both are healthy in moderation, but how do you know when too much is, in fact, too much? Overwhelming amounts of anxiety or stress can take a toll on your body and mind, interfere with daily activities, and have other detrimental effects on your health, relationships, and life.

## Signs of serious stress

Recognizing the signs of serious stress can be tough, but asking for help, or reaching out to someone who may be overwhelmed by these feelings can make a world of difference. Symptoms of stress can manifest in a variety of ways and can be different for everyone. It can also creep up on you, building up slowly, sometimes beginning to feel familiar—even normal over time, which is why it's important to

be aware of some of the common warning signs that may indicate you or someone you know is reaching a breaking point.

**Cognitive symptoms:** memory problems, constant worrying, or trouble concentrating

**Emotional symptoms:** depression, anxiety, irritability or anger, feeling overwhelmed

**Physical symptoms:** aches and pains, stomach or digestive troubles, dizziness, or frequent illness

**Behavioral symptoms:** eating or sleeping more or less than usual, procrastinating or neglecting responsibilities, nervous habits (like nail biting or pacing)

These symptoms along with a number of others may indicate more than a normal bout of day-to-day stress.

## When to worry about worrying

Understanding and recognizing the signs when worrying or anxiety may be out of the ordinary can help you or someone you know address the mental health issues that may be the cause. Anxiety disorders, or anxiety as a symptom of another problem, can present with physical and/or mental symptoms.

**Physical symptoms:** trembling, twitching, feeling lightheaded or dizzy can indicate a more intense anxiety, along with sleep problems or extreme tiredness, muscle tension, sweating, or rapid heartbeat (during periods of rest)

**Mental symptoms:** inability to concentrate, fear that something bad will happen or feeling doomed, as well as unexplained restlessness or irritability

These and other symptoms are just a few ways that you may be able to tell the anxiety that you or someone you know is feeling could be harmful to their health.

## In adolescents

In teens and young adults it may be harder to differentiate between the daily struggles of growing up, and warning signs of potential mental health problems. These problems, even in teens, are real, painful, and can be

severe. They can lead to school failure, loss of friends, family conflict or other problems. If you are the parent, caregiver, or mentor to a child or teenager, pay attention if you notice any behaviors that may indicate they are struggling.

**Emotional overreactions:** feeling angry most of the time, crying a lot, or overreacting

**Experiencing big changes:** doing worse in school or losing interest in activities that are usually enjoyed

**Limitations:** poor concentration, persistent nightmares, or thoughts of cleanliness, harm, or other obsessive behaviors

**Behavioral issues:** extreme diet or exercise, alcohol and drug use, or life threatening thoughts and actions

**Social isolation:** avoids friends or family, or wants to be alone all the time

Adolescent years can be tough for children and the adults in their lives, but like many problems, the earlier these troubles are detected, the easier treating them can be.

## What you can do

Simply recognizing when worrisome behaviors may actually be symptoms of chronic stress, an anxiety or panic disorder, or another mental health problem, like depression, is the first step in helping yourself or someone else who may be having trouble. Recognizing signs and symptoms of struggles can greatly increase the odds of someone receiving help.

If you or someone you know is struggling with symptoms of what may be chronic stress, an anxiety disorder, or another mental health situation, you can reach out for assistance through our **Employee Assistance Program** from UnitedHealthcare. Representatives can assist you in finding the right approach to helping yourself, an acquaintance, friend, or loved one, to begin the path towards relief and recovery.

Call **800-980-6921** anytime for confidential help, or find help online by visiting [liveandworkwell.com](http://liveandworkwell.com) and using access code **9622**.

Source: Anxiety & Depression Association of America, HelpGuide.org, Live and Work Well, and Healthwise.net