

**YMCA EMPLOYEE BENEFITS**  
101 N Wacker Drive  
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

3rd Quarter, 2018



### GETTING MORE OUT OF YOUR BENEFITS COVERAGE

## THERE'S MORE TO YOUR HEALTH PLAN THAN MEETS THE EYE

UnitedHealthcare has a multitude of resources available to you to ensure that you are getting the most out of your health plan benefits. Using these resources can help you understand your health plan better and save you time and money. Visit [myuhc.com](http://myuhc.com) to:

#### Estimate Costs



Members who comparison shop may save up to 36% for care near them. Log in to [myuhc.com](http://myuhc.com) to get an estimate of the cost of care for an upcoming treatment or procedure.

#### Find a Provider



You can reduce your out-of-pocket healthcare costs significantly when you choose network providers. In-network providers typically agree to discounted rates to be included in the network which usually results in savings for you.

#### Manage Your Care



For quick and easy access to your health plan, use the UnitedHealthcare **Health4Me**® app to help you find your way. You can access your ID cards, view claims and account balances, find nearby care and compare costs, as well as talk with a doctor or nurse.

#### Check. Choose. Go.



Knowing where to go for urgent or emergent care and what options are included under your benefit plan can help you save time, money, and frustration.

Go to [uhc.com/checkchoosego](http://uhc.com/checkchoosego) now, so you're prepared when you need it.

#### ALSO IN THIS ISSUE:

- ▶ Immunizations: Ensuring a Healthy Future for Your Family
- ▶ Say Hello to Your Health
- ▶ Are Your Sunglasses Protecting Your Eyes from UV Rays?
- ▶ Real People, Real Appeal
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#### WELLNESS CALENDAR

##### JULY

World Hepatitis Day (28)

For more info: [www.worldhepatitisday.org](http://www.worldhepatitisday.org)

##### AUGUST

National Immunization Awareness Month

For more info, visit: [www.nphic.org/niam](http://www.nphic.org/niam)

##### SEPTEMBER

National Suicide Prevention Week (9-15)

World Suicide Prevention Day (10)

For more info: [www.afsp.org](http://www.afsp.org) or [www.iasp.info](http://www.iasp.info)

## GAINING PERSPECTIVE

### SUICIDE RISK FACTORS AND WARNING SIGNS

During times when our troubles can seem overwhelming, we rely on people around us to get us through the darkness and to help us emerge a stronger, more resilient person. Unfortunately, there are times when individuals are unable to see a way out, and they may decide to harm themselves. According to the Centers for Disease Control and Prevention (CDC), suicide is the tenth leading cause of death among Americans, and affects every gender, age group, and population. Statistically, for every person who commits suicide, there are ten others who make an attempt.

As uncomfortable as it is for most people to discuss, the topic of suicide is too important to ignore. Since no one likes to think the worst, the signs and symptoms demonstrated by a person who is contemplating suicide can be frequently overlooked. Educating yourself about the signs and risk factors that can lead to suicide, as well as where to get help can be the first steps to saving a person's life.

#### Risk Factors

Some common risk factors include:

- Previous attempts of self-harm/suicide
- Personal or family history of suicide, depression, or mental illness
- Substance abuse
- Legal, financial, or relationship problems
- Serious illness or injury

#### Warning Signs

Some common warning signs include:

- Frequent or substantial changes in mood, diet, or sleep routines
- Feeling sad or depressed most of the time
- Expressing feelings of guilt or shame
- Withdrawing from friends and family or losing interest in activities or hobbies
- Putting one's affairs in order or saying goodbye

#### What You Can Do

If you suspect that someone you know is considering suicide, taking action is usually the best choice. Encouraging a troubled individual to talk about how he or she is feeling may reduce the risk of him or her acting on those feelings. The worst thing you can do is nothing.

If you or someone you know has shown any of these signs or has an increased risk of suicide, it is important to reach out for help. Asking for help is not a sign of weakness. In fact, accurately assessing your state of mind and accessing the resources you need is considered an advanced stage of personal mental health. If you are feeling overwhelmed, or if suicide seems like an option, you can always talk to someone you love or a health professional. Suicide is never the only option.

*If you need to talk to someone about feelings of self-harm:  
Please call The National Suicide Prevention Line at 1.800.273.TALK (8255)*

# IMMUNIZATIONS: ENSURING A HEALTHY FUTURE FOR YOUR FAMILY

Immunizations are an important way to ensure your child's good health. They can help protect children from a host of illnesses, including many that can be fatal.

With so many vaccines, recommendations that can change yearly, along with competing view points on the efficacy of immunizations, it can be confusing to parents, which is why it's important to build a partnership with your pediatrician or family doctor. They can help keep records of your children's immunizations and inform you when additional immunizations are needed. Your child's school may require specific vaccinations before entering certain grade-levels, and your child's doctor can make sure they have met all requirements at a check-up before school starts.

The table to the right has information about some of the recommended vaccinations for children. For more information about specific immunizations that are recommended, you can visit [www.cdc.gov](http://www.cdc.gov), or speak with your child's primary care physician.

Vaccine	Disease	Recommended Age
Varicella	Chickenpox	2 doses: between 12-15 months, and between 4-6 years
DTaP	Diphtheria, Tetanus & Acellular Pertussis	5 doses: 2, 4, and 6 months, between 15-18 months, and 4-6 years
Tdap	Tetanus, Diphtheria & Pertussis	Preteens and teens should get one shot at age 11 or 12
Hep A & B	Hepatitis A & B	3 doses for Hep B: At birth, at 1-2 months, and at 6-18 months 2 doses for Hep A: between 12-23 months, and at 6-12 months later
MMR	Measles, Mumps & Rubella	2 doses: 12-15 months*, and at 4-6 years <i>*Infants between 6-11 months should get 1st vaccine before traveling</i>
MenACWY	Meningococcal Disease	All 11-12 year olds should get a single shot A booster shot is recommended at age 16
IPV	Polio	One dose at each of the following ages: 2 months, 4 months, 6-18 months, 4-6 years
Influenza	Influenza (Flu)	Yearly vaccine for all children beginning at 6 months of age
HPV	Human papillomavirus	11-12 year olds should get a 2-shot series at least 6 months apart
RV	Rotavirus	1st dose at 2 months, and the 2nd at 4 months.

**Don't Forget! Adults Need Vaccines Too!**

Vaccines are not just for kids. There are a variety of illnesses that you can protect yourself from by checking with your doctor about immunizations.

Visit [www.uhc.com/health-and-wellness/preventive-care](http://www.uhc.com/health-and-wellness/preventive-care) to create your personalized preventive care checklist.

Source: UnitedHealthcare, Immunizations and Centers for Disease Control and Prevention, 2018 Recommended Immunizations



## SAY HELLO TO YOUR HEALTH

We all know that there are scammers and spammers out there looking for ways to get us to click a link or pick up the phone so that they can find some way to take advantage or sell us something. But if you get a call from UnitedHealthcare, you can rest easy, that's NOT what this is about. As our health plan administrator, UnitedHealthcare may occasionally reach out to let you know about programs or resources that are available as part of your benefits plan.

### You may get a call if you:

- have a health concern based on a recent event (like a hospital stay)
- are managing a chronic medical condition
- are recovering from surgery
- are eligible for additional support programs or resources that may be beneficial

### At Your Service, By Your Side

Your medical plan includes personal support to help you better manage your health. This is where a nurse may connect with you one-on-one and work with you over the phone to help coordinate resources for your personal health needs. It's like having a caring nurse right by your side when you need one most. And it's included as a part of your health plan benefit for no additional cost.

### Protecting Your Privacy Is Important

Your identity will be verified anytime UnitedHealthcare calls, so don't be surprised if your nurse asks for identifying information.

 Ready to get started? You can call UHC, too. 1.877.BEN.YMCA

Source: UnitedHealthcare, Health Support Program

# ARE YOUR SUNGLASSES PROTECTING YOUR EYES FROM UV RAYS?

## Why do you wear sunglasses?

Sunglasses are more than a fashion statement, they also act like sunblock for your eyes. The same ultraviolet (UV) rays from the sun that burn your skin can also damage your eyes. If you spend time outdoors, you can be at risk for eye problems from UV rays and should wear sunglasses year-round.

## Sunglasses are Essential for Some

Children's eyes are especially sensitive to UV rays, so it's important to provide quality sunglasses for them, too.

Adults with eye disorders such as cataracts, macular degeneration, and retinal disease are especially susceptible to UV rays and should take extra precaution. While some contact lenses offer UV protection, they don't cover the entire eye, so contact lens wearers still need sunglasses.

## What Time is Shade Time?

Keep in mind that UV rays are harshest when the sun is highest in the sky, from 10 AM until 2 PM. The closer you are to the earth's equator, the stronger they are. UV rays are also stronger at high altitudes, and against the reflective surfaces of snow, water, or sand.

UV rays pass through clouds, so don't be fooled into thinking protective eye wear isn't necessary when the sky is cloudy. Even though shaded areas reduce UV exposure, your eyes can still be exposed to rays that bounce from buildings, roads, and other surfaces.

So whenever you're outdoors, it makes sense to keep your eyes—and your family's eyes—protected with a pair of good sunglasses. Regular eye exams are important so vision problems can be detected early.

**Remember, your vision coverage with EyeMed includes an annual preventive exam. Visit your Y's page on YBenefits.org for plan details.**

Source: EyeMed, Are Your Sunglasses Protecting your Eyes from UV Rays?

## THE TYPES OF RAYS

- **UVA rays** can pass through your eye's cornea and reach the lens and retina
- **UVB rays** can't pass through glass, but can burn your skin and also cause eye damage
- **UVC rays** are the highest-energy rays and are blocked by the ozone layer. They don't reach earth.

## THE RIGHT AMOUNT OF SHADE

- You want sunglasses that block at least 99% of both UVA and UVB rays
- Look for labels that say 99% UV protection guaranteed or 100% protection guaranteed. Some also might be labeled UV 400, which means the lenses block all light rays with wavelengths up to 400 nanometers (this covers all UVA and UVB rays).
- The darkness of your lenses has no effect on UV protection
- Close-fitting, wraparound sunglasses that block at least 99% of both UVA and UVB rays provide the most protection

# REAL PEOPLE, REAL APPEAL

Summer is here and it's a great time of year to get outside and enjoy the weather. Outdoor exercise can help increase your fitness level, give you more energy, and help you lose weight. Even just walking at lunch time can get you a much needed dose of Vitamin D, clear your mind, and get you up and moving.

Looking for a program to support you in making lifelong healthy changes? UnitedHealthcare's **Real Appeal** program gives you all the support and tools you need to help in your health and weight loss journey. By implementing small healthy habits over time, Real Appeal helps you shift towards a healthier lifestyle—resulting in more energy in your day and fewer pounds weighing you down.

The Real Appeal program provides dedicated support to help you in your health, fitness, and weight loss journey. Every person who joins will have access to:

**Personal Transformation Coach:** Step-by-step guidance from your coach, along with a personalized program to fit your needs, and an online dashboard to track your progress

**24/7 Access:** Staying accountable is easy when you have 24/7 access to digital tools and dashboards, weekly health tips, and an online support group

**Success Kit:** Once you enroll, you'll receive a success kit to kick-start your journey, including workout DVDs, a kitchen scale, nutrition guides, and much more—all mailed to your home.



 **Start Making Lasting Changes Today!**

Real Appeal is an online weight-loss program that is included with your medical benefits at no additional cost.

Get started today at [ymca.realappeal.com](http://ymca.realappeal.com)

Source: UnitedHealthcare, Real Appeal Program