

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

4th Quarter, 2018



GETTING MORE OUT OF YOUR BENEFITS COVERAGE

STAY PROACTIVE WITH THE RALLY MOBILE APP

Stay Proactive

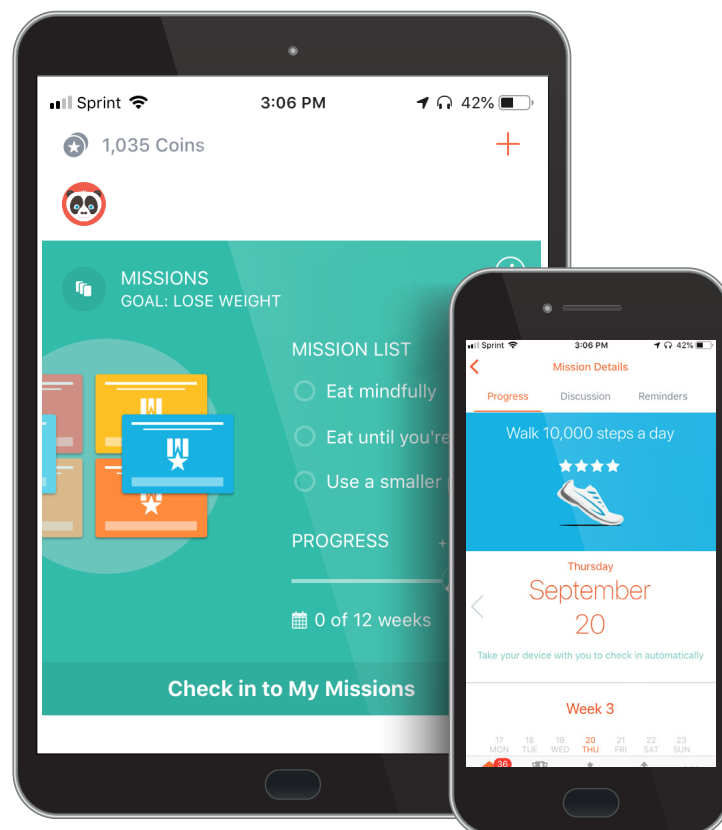
Check into your missions and challenges and redeem your gift card credits all on-the-go

Never Miss a Step

Every step logged by your fitness tracker will count towards any step-based Rally challenges or missions

Download the App Today

The Rally mobile app is available for download on the Apple App Store and the Google Play store



ALSO IN THIS ISSUE:

- ▶ The Doctor Will See You Now... or Anytime You Want
- ▶ Live Your Healthy Life, Your Way
- ▶ Getting Active (And Proactive!) with the WellnessWorks Program
- ▶ Having a Healthy Pregnancy While Managing Your Diabetes
- ▶ Staying Proactive with the Rally Mobile App

WELLNESS CALENDAR

OCTOBER

Health Literacy Month

For more info: www.healthliteracymonth.org

NOVEMBER

American Diabetes Month

For more info, visit: www.diabetes.org

DECEMBER

National Influenza Vaccination Week (2-8)

For more info: www.cdc.gov/flu/nivw/

OPEN ENROLLMENT 2019

Your Y's 2019 Plan Information Documents are available on www.ybenefits.org; if you have questions about your plan options, please contact your Benefits Administrator

MAKING WELL-INFORMED DECISIONS UNDERSTANDING HEALTH LITERACY

Health Literacy is defined by the Patient Protection and Affordable Care Act (ACA) as the degree to which an individual has the capacity to obtain, communicate, process, and understand basic health information and services to make appropriate health decisions. In simpler terms, health literacy is a person's ability to understand information about their health, care, and coverage, including the sometimes complicated language of health care benefits, which is crucial to making well-informed health care decisions.

definitions. To ensure accuracy, all definitions are reviewed by appropriate experts, such as physicians, nurses, psychologists, attorneys, dentists, pharmacists, and others before being posted online. The glossary is searchable by letter, word, or by suggested similar terms, and also includes terms of the week and frequently clicked entries to help you find what you're looking for.

Commonly Searched Terms

Out-of-Pocket Cost: A cost that you are responsible for paying

Coinurance: Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service

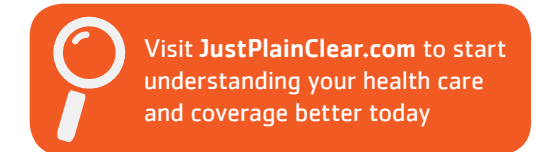
Copayment: A fixed amount (for example, \$25) you pay for a covered health care service, usually when you receive service. This amount can vary by the type of covered health service you receive and which health plan you have.

Deductible: The amount you could owe during a coverage period (usually one year) for health care services your health insurance or plan covers before your health insurance or plan begins to pay.

Anyone who needs health information and services (read: everyone), also needs health literacy skills to:

- Find information and services
- Communicate their needs and preferences and respond to information and services
- Process the meaning and usefulness of the information and services
- Understand the choices, consequences, and context of the information and services
- Decide which information and services match their needs and preferences so they can act

To help with the ever-expanding list of health care and health insurance terms, UnitedHealthcare Group has developed an easy-to-use online tool called the **Just Plain Clear® Glossary**. This searchable online guide contains definitions in clear, easy-to-understand language for complicated medical and insurance terms. The glossary is available in English, Spanish, and Portuguese, and contains over ten thousand



THE DOCTOR WILL SEE YOU NOW... OR WHENEVER YOU WANT*

Everyone's been there—a waiting room filled with coughs, sniffles, sneezes, and who knows what else. And even though you or your child may need to see a doctor, the doctor's office is often the last place you want to be.

With flu season quickly approaching, now is better than ever to make sure you take advantage of your health coverage, including **Virtual Visits**. A great option when you need care anytime, day or night, a virtual visit can take the wait (and the germs) out of the waiting room. From the comfort of your couch you can video chat with a doctor on your mobile device, tablet, or computer, get the prescription you need, and pay \$50 or less when you use your UnitedHealthcare plan from YMCA Employee Benefits.

Get started today by registering for Virtual Visits online at myuhc.com and have the doctor come to you.

*Availability may vary by provider

Source: UnitedHealthcare, Virtual Visits

VIRTUAL VISITS ARE **GOOD** FOR:

Allergies, bladder or urinary tract infections, bronchitis, cough or cold, diarrhea, fever, migraine/headaches, pinkeye, rash, seasonal flu, sinus problems, sore throat, stomach ache, or quick assessments of severity

CHOOSE **OTHER CARE** FOR:

Anything that needs a hands-on exam, anything that needs a test, cancer or other complicated conditions, chronic conditions, international visits, sprains, broken bones, or injuries requiring bandaging

ARE VIRTUAL VISITS **RIGHT** FOR ME?

If you are unsure of whether a Virtual Visit is the right approach to treating your symptoms or condition, you can always call **1-877-BEN-YMCA** to speak with a dedicated health advocate who can help determine your best option for care.

If your symptoms are emergent or life-threatening, please always call 9-1-1



GETTING ACTIVE (AND PROACTIVE!) WITH THE WELLNESSWORKS PROGRAM

Our WellnessWorks program provides an easy way to be proactive about your health and wellness and get paid for it! Every year on August 1st, qualifying incentives and rewards earned through the program reset, allowing you to earn up to \$300 in rewards every year.

Once you log in and take the Rally Health Survey you can begin earning rewards. You can earn rewards for completing Rally missions that focus on behavior change like getting your steps in, cooking at home, and sticking to a regular bed time. Plus, there are a number of wellness and support programs, some even specifically customized to your health needs, that can help you dig deep into your personal wellness goals. You'll even earn rewards automatically just for getting your annual wellness exam or an applicable cancer screening.

Check the table to the right for details on this year's incented activities, then get started earning your rewards by visiting myuhc.com and heading to Rally.

| INCENTED PROGRAM/ACTIVITY | REWARD |
|--|---|
| Getting Started | |
| Take the Rally Health Survey | |
| Taking the Next Step | |
| Complete three Rally Missions | \$50 |
| Get applicable preventive screenings | \$50 each |
| Annual Physical/Wellness Exam (≥18 yrs old) Colorectal Cancer Screening (>50 yrs old) Mammogram Screening (Females ≥40 yrs old) Cervical Cancer Screening (Females 21-65 yrs old) | If eligible for more than one listed, you can earn a reward for each completed. |
| Maximizing Well-Being | |
| Get a biometric screening and submit the Health Provider Screening Form | \$100 |
| Complete a Wellness Coaching program—online programs available! | \$100 |
| NEW: Complete a personalized health action with Personal Health Support | |
| Connect with a coach to create a customized action plan, specifically targeted to your health concerns. The Healthy Pregnancy, Healthy Back, and Orthopedic Decision Support programs are now included under this activity, but there are many other ways to earn this reward. | \$100 |
| Complete 12 sessions of the YMCA's Diabetes Prevention Program | \$100 |
| NEW: Complete LIVESTRONG at the YMCA® program for cancer survivors | \$100 |
| Choose from any of the activities above to earn a maximum of: | \$300 |

Source: YMCA Employee Benefits WellnessWorks Program

LIVE YOUR HEALTHY LIFE, YOUR WAY WELLNESS COACHING CAN HELP YOU GET STARTED

Getting healthier doesn't have to be hard. Wellness Coaching, available through Optum and covered under your health plan, gives you easy online access to tools, support, and guidance to help you reach your health goals. Wellness Coaching allows you to choose the goals you want to focus on like getting more active, reducing stress, being happier, and more. The program allows you to work with your Wellness Coach to create a personalized plan with support at every step. You can choose to connect with your coach on the phone or online with live chat or secure messaging, and you'll also gain access to online courses, guided discussions and more resources at no additional cost.

Any Wellness Coaching program also qualifies for \$100 reward through the WellnessWorks program, so really, what are you waiting for?

Get started today!

Visit www.wellnesscoachingnow.com to take the first step towards getting healthier.

Wellness Coaching can provide you with the right tools and information to help you manage your health.



Eat Smart

Master the art of making food choices that are good for you and taste good, too.



Stress Less

Get smart about your stress—so you can better understand and manage it



Quit Tobacco

Spend your days tobacco-free. Get support to help make it a reality.



General Wellness

Set yourself up for a healthier life with ways to stay active, reduce stress, and more.



Diabetes Lifestyle

Discover how a healthier lifestyle may help you manage your diabetes



Meditation

Learn techniques to help improve well-being with mindfulness, meditation, and exercises



Fit for Life

Move more to help you get fit. From cleaning the house, to walking the dog—it all counts!



Family Wellness

Explore exercise, nutrition, and more to help your family get healthier together



Healthy Heart

Create a heart-healthy lifestyle with diet, exercise, and support



Happiness

Uncover what happiness means to you and embrace the joy in your life



Sleep Well

Learn to get the rest you need—because good sleep is key to good health

HAVING A HEALTHY PREGNANCY WHILE MANAGING YOUR DIABETES

If you've been diagnosed with diabetes and hope to have a baby someday, an important step is getting control of your condition first.

Whether you have type 1 or type 2 diabetes, you may be able to greatly increase your chance of a healthy pregnancy by managing your blood sugar and getting good medical care.

Before you get pregnant

Uncontrolled high blood sugar can raise the risk of pregnancy complications, such as miscarriage. It can also cause problems like birth defects or premature birth. Often, women don't know they're pregnant until a few weeks after a baby is conceived. High blood sugar during these crucial early weeks can damage the baby's heart, brain, and spine.

The American Diabetes Association says it's a good idea to have good blood sugar control for at least three to six months

before you get pregnant. If you're thinking about getting pregnant, consider taking these steps:

See your doctor: Tell your doctor you are planning a pregnancy and discuss whether you need to make changes to your treatment plan

Ask about your target blood sugar range: Your doctor can tell you when and how often you should test—and what your goals should be

Ask if you need to see any specialists: You may need a doctor who specializes in high-risk pregnancies, or you may want to work with a registered dietitian or diabetes educator

Once you're expecting

Pregnancy can make it harder to manage your blood sugar. Continue to check it regularly and talk with your doctor about any concerns. Be sure to mention if you are struggling to stay in your target ranges,

and also ask how to treat low blood sugar while you're pregnant.

Your treatment plan may need to change during pregnancy. So talk with your doctor about:

- What medicines you should take
- How much weight you should gain
- Changes you should make to your meal or exercise plans

After the baby arrives

Your blood sugar could fluctuate in the first few weeks. Your body is working to adjust and recover. Breastfeeding can also affect your blood sugar. Talk with your doctor about any changes to your treatment plan that you may need in this new stage.

Your Next Steps

Learn about how we can help with your pregnancy by calling 1-877-BEN-YMCA. By enrolling and completing the program, you'll qualify for the WellnessWorks Incentive!

Source: Wellness Coaching

Source: UnitedHealthcare