

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

1st Quarter, 2019



GETTING MORE OUT OF YOUR BENEFITS COVERAGE

WALLET WELLNESS: FINANCIAL RESOURCES

Regardless of what your budget, debt, or savings looks like, financial wellness is a goal we can all strive for. Whether you're planning for retirement, struggling to repay debt, or just starting to save for the future, our Employee Assistance Program has services that can help strengthen your financial fitness.

From online articles, calculators, and assessments, to personal consultations over the phone with a financial expert—you'll find tools to help you find support and dial down your financial stress.

GET STARTED TODAY!

Resources are available online by visiting www.liveandworkwell.com and using access code 9622 or over the phone by calling 1.800.980.6921



ALSO IN THIS ISSUE:

- ▶ A Call Too Close for Comfort: *Fernán's Story*
- ▶ New Year, New Health Plan
- ▶ Know Before You Go: The Importance of Checking Your Network
- ▶ Wallet Wellness: Financial Resources

WELLNESS CALENDAR

JANUARY

Cervical Health Awareness Month
For more info: www.nccc-online.org

FEBRUARY

American Heart Month
For more info, visit: www.heart.org

MARCH

Colorectal Cancer Awareness Month
For more info: www.preventcancer.org

RALLY HEALTH SURVEY

Don't forget to take your Rally Health Survey before the end of February. Your participation in the survey helps your YMCA lower the cost of health insurance as part of our WellnessWorks incentive program.

HAVE A HEALTHY HEART

Heart disease is a serious, potentially fatal, condition that is extremely prevalent in the United States and affects more than 600,000 people per year, according to the CDC. The term "heart disease" can refer to several types of heart conditions, including Coronary Artery Disease (CAD), Heart Attack, Heart Failure, Angina, Arrhythmia, and Peripheral Artery Disease (PAD), and is the overall leading cause of death for both men and women.

There are several risk factors that can increase your chance for developing heart disease. Some factors, like age and ethnicity, are out of your control, but there are many risk factors that you can take steps to manage that may greatly reduce your risk of irreparable damage.

Risk Factors You Can't Control

Age/Gender: Heart disease affects all genders and age groups, but women age 55 and older are at an even greater risk than men of the same age.

Ethnicity: Some ethnicities are genetically predisposed to a higher risk of heart disease. This includes African Americans, Native Americans, Asians, Pacific Islanders, and Hispanics.

Heredity: If your family has history of heart disease or preeclampsia during pregnancy, make sure to speak with your doctor and get regular check-ups.

Risk Factors You Can Control

High Blood Pressure: Sometimes presenting without any warning, high blood pressure is a major factor. Lowering your blood pressure by making lifestyle changes or using controlling medications can reduce your risk.

Cholesterol: A waxy substance that travels around in your bloodstream in high-density lipoproteins (HDL) and low-density lipoproteins (LDL). Too much LDL cholesterol in your bloodstream can cling to the walls of your arteries, eventually clogging them. However, high levels of HDL cholesterol counters this because it picks up cholesterol and takes it back to the liver for disposal. Foods with trans fats, including many processed foods that are made with partially hydrogenated oils, raise LDL and lower HDL cholesterol, an adverse combination that can increase your risk for heart disease.

Diabetes: A condition that reduces the body's ability to absorb glucose for energy. Over time, high blood glucose from diabetes can damage your blood vessels and the nerves that control your heart and blood vessels.

Smoking: Reducing your exposure to harmful substances like tobacco and nicotine can lower your risk for developing heart disease.

Weight: Excess body fat and obesity are linked to several factors that increase risk for heart disease, including high blood pressure and diabetes. Being overweight is also linked to hypertension and an enlarged left ventricle, increasing the risk for heart failure.

It's never too early to start taking steps to protect your heart. Your health insurance coverage from YMCA Employee Benefits includes several resources that can help with risk factors for heart health, including wellness coaching or programs to help with weight loss.

Call 877-BEN-YMCA to learn more about the resources available to you



FERNÁN'S STORY: TOO CLOSE FOR COMFORT

Fernán Cepero, Chief Human Resources and Chief Diversity Officer at the YMCA of Greater Rochester, learned just how valuable his health plan is when his doctor discovered a previously undiagnosed problem with his heart.

Before joining the YMCA Employee Benefits plan, I was never really one to get regular preventive checkups with a doctor. But because of the incentives available through the YEB WellnessWorks program, I have been going religiously for the past several years for regular preventive care. I'll be honest and admit that I had mostly been going for the financial incentives—but that all changed on September 13, 2018.

A few days prior, I had gone to what I thought was just another preventive exam with my regular doctor. But while I was there, he noticed a few minor 'blips' as part of my exam, so he advised me to get a stress test to get it checked out and make sure it wasn't anything more serious. I wasn't too concerned, I'd had a stress test in the past and knew what to expect.

When I arrived for my stress test on September 13, everything started out as I'd expected. It wasn't until about halfway through the test that the nurse yelled out suddenly, telling me to **get off the treadmill immediately and to sit down.**

The sudden change in the tone of her voice was alarming as she called over the intercom

I WAS
EXPERIENCING A
MASSIVE HEART
FAILURE.
RIGHT THEN.

for assistance and to call 911. The doctor then came rushing in and told me that I was experiencing a *massive heart failure*—**right then.** He told me I'd need to go straight to the Emergency room.

I hadn't been having any of the usual symptoms that you'd associate with heart failure. The whole thing started escalating so quickly that it still hadn't registered at this point. When I started to grab for my clothes, so I could get dressed and drive to the hospital, the doctor had to stop me to clarify that there was no time—the ambulance was already on its way.

I arrived at the hospital in somewhat of a blur and was rushed into surgery. When I woke up, the doctor informed me that I had something called Ventricular Tachycardia, a somewhat rare heart rhythm disorder that is caused by abnormal electrical signals in the lower chambers of the heart. He explained that I was essentially a ticking time bomb that could have gone into cardiac arrest at any moment... talk about a wake up call!

If it hadn't been for the wellness incentives from our Y's health plan that encourages regular, proactive preventive care, it's unlikely I'd have been as diligent about seeing my doctor and my condition most likely wouldn't have been caught until it was too late. I wasn't having any symptoms to make me think anything was wrong! I now have a pacemaker implant and with it, a new lease on life.

I'm happy to shout this out to anyone who will listen: please, get your preventive exams and be proactive about your health care. I truly believe it saved my life.

NEW YEAR, NEW HEALTH PLAN WHAT MAY HAVE CHANGED, EVEN IF YOUR PLAN DIDN'T

Regardless of whether you switched your health plan, it's important to understand what changes with the start of a new year. None of the health plans offered by YMCA Employee Benefits saw significant changes in 2019, but if you enrolled in a new plan, added dependents, or just need to refresh your memory, be sure to view your current plan documents by visiting www.YBenefits.org.

So... What Does Change?

ID Cards: If you enrolled in coverage for the first time or made changes that would be reflected on your existing ID card, you should have received an ID card in the mail from UnitedHealthcare. If you didn't receive one, you can visit www.myuhc.com to print a new one.

TIP: Go paperless! Use the UnitedHealthcare Health4Me app on your phone and have a digital ID card on hand whenever you need it.

Deductible: How much you've paid towards satisfying your deductible resets at the

start of each new year. This is especially important if you are enrolled in a high deductible health plan, as you'll need to meet your deductible again before your plan begins to pay new expenses, with the exception of preventive care, in 2019.

Out of Pocket Max: The maximum amount you'll pay for care in a given year also resets on January 1. Remember that in-network and out-of-network care have different maximums and are calculated individually.

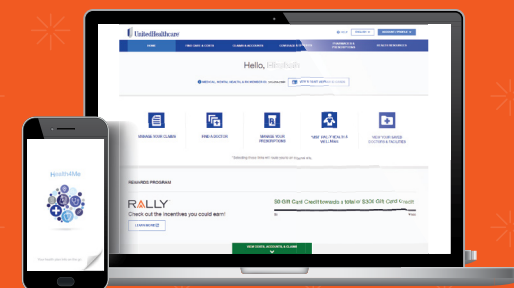
HSA Contributions: If you are enrolled in a plan that allows you to open a Health Savings Account, the maximum contribution in 2019 is slightly higher. Those with individual coverage can save up to \$3,500, while those with family coverage can save up to \$7,000. These maximums pertain to the combined total of employer and employee contributions. Employees aged 55 and older can also contribute up to an additional \$1,000 in "catch-up contributions."

Manage Your Benefits

If you're looking for one convenient place to

keep track of all these changes and the rest of your health plan details, look no further than www.myuhc.com. Your personalized member dashboard includes management tools and resources that make getting the most out of your plan easier than ever.


If you haven't already, make sure to register your online account. You'll need either your Member ID or your Social Security Number and Zip Code to get started. You'll need an account online to take advantage of great features like the Health4Me app or the Claims Manager tool where you can check statuses, view explanation of benefits (EOBs), and even pay your bills, as well as a digital medicine cabinet through OptumRx.



KNOW BEFORE YOU GO: THE IMPORTANCE OF CHECKING YOUR NETWORK

It's important to frequently check that your preferred providers are still participating in your network. Contract renewals can occur throughout the year, and it's possible for a provider's network affiliation to have changed since your last visit. To avoid any surprises, you can use the 'Find a Provider' tool on www.myuhc.com or in the Health4Me app to easily browse providers or facilities like hospitals, clinics, labs, and imaging centers.

The provider search tool is available on both the website and the app, and it will only show in-network providers as of the current date. Listings also clearly indicate whether the doctor has met UnitedHealthcare's Premium Provider program standards for cost-effectiveness and quality of care. You'll even be able to see information about the doctor, patient reviews, estimated costs for services, and find out whether they are accepting new patients or not.



Johnson, Brittany, MD
Family Practice
★★★★★ 6 Reviews

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♥♥ Premium Care Physician

✓ Accepting All Patients

Office Visit - Primary Doctor - Established Patient - Moderate Complexity
Meets Average Cost

[VIEW ALL SERVICES & COSTS](#)

FROM THE NEWSROOM



NOW IN-NETWORK: QUEST DIAGNOSTICS

As of January 1, 2019, Quest Diagnostics, one of the nation's largest U.S. diagnostic test companies, is now an in-network national provider of laboratory services for all UnitedHealthcare plan participants.

So, what does this mean for members of a YMCA Employee Benefits medical plan? Simply put, a larger number of high-quality options. The partnership between UnitedHealthcare and Quest adds 6,000 patient access points to the provider network and will increase access to quality laboratories for participants nationwide.