

YMCA EMPLOYEE BENEFITS

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FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
serving YMCAs since 1970.

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR BENEFITS COVERAGE

2nd Quarter, 2019



GETTING MORE OUT OF YOUR BENEFITS COVERAGE

PERSONALIZED SUPPORT FOR YOUR GROWING FAMILY

Whether you're thinking about having a baby, or already have one (or more!) on the way, the **Maternity Support** program and **Healthy Pregnancy App** from UnitedHealthcare can provide you with information, resources, and a direct line to a maternity nurse—all available at your fingertips.

When you enroll in UnitedHealthcare's Maternity Support program*, you'll work with a nurse who can help you with choosing a doctor or midwife, provide you with information on taking care of yourself and your baby during and after pregnancy, and provide support around managing your physical and emotional health.

To learn more about the Maternity Support program, call **1-877-BEN-YMCA** (and press 1) or visit **www.myuhc.phs.com/maternitysupport**



ALSO IN THIS ISSUE:

- ▶ Recognizing the Risk: Knowing Signs & Symptoms of a Stroke
- ▶ Checking In with a Check-Up: Why It's Important Every Year
- ▶ Save Money. Save Time. Plan Ahead. With Resources from Your Health Plan
- ▶ Personalized Support for Your Growing Family

WELLNESS CALENDAR

APRIL

Autism Awareness Month

For more info: www.autism-society.org

MAY

Skin Cancer Prevention Month

For more info, visit: www.aad.org

Stroke Awareness Month

For more info, visit: www.ninds.nih.gov

JUNE

Alzheimer's & Brain Awareness Month

For more info: www.alz.org/abam

National Cancer Survivor's Day (2nd)

For more info: www.ncsd.org

SOAKING UP THE SUN...SAFELY

As the weather warms up and summer plans approach, there's no doubt you'll want to hit the beach, the pool, or wherever else you can to soak up some sun. Although there are mental and physical benefits of basking in the warm rays, it's important to remember the potential damaging effects on your skin that too much unprotected sun exposure can cause. Skin cancers are the most common type of cancer in the United States, but most can be easily prevented with a few extra precautions before you head out.

Steps to Protect

The Centers for Disease Control and Prevention recommend using a multi-faceted approach to sun protection:

Seek Shade: Attempt to stay out of the sun, if possible, especially in late morning through mid-afternoon. It can vary by where you live, but typically the sun is at its strongest between 10 AM and 4 PM during the spring, summer, and early fall.

Take Care: Not only are ultraviolet rays from the sun stronger during midday, but they're also stronger closer to the equator and at higher altitudes. Surfaces like snow, water, and even concrete can also reflect the sun's rays, so take extra precautions depending on where you live and where you spend time outdoors.

Cover Up: You may have been waiting months to shed the winter gear and feel the sun's warmth on your skin again. But if you're planning to be outside all day, consider layering with pants, longer sleeves, and wide-brimmed hats to protect your skin and provide additional shade and relief from too much direct sunlight.

Protect Yourself: Even when you're not planning on getting sun, it's still important to protect yourself. Sun exposure, and therefore sunburn, can occur even on overcast days or at times when the sun isn't at its strongest, so make sure to grab that sunscreen anytime you may be outside.

CHOOSING THE RIGHT TYPE



UVA
UVB

The sun emits UVA and UVB rays—both of which are harmful, can damage skin, and lead to an increased risk of skin cancer. Look for a sunscreen that offers **broad spectrum protection** to ensure you are protected from both.

SPF, which stands for **sun-protection factor**, indicates how well a sunscreen will protect your skin from burning. The level that is right for you can vary based on your skin tone and how long you intend to be outside.



Physical sunscreen works like a shield, **deflecting** the sun's rays, whereas chemical sunscreen acts as a sponge, **absorbing** them. Both forms of protection work well, so choose the option that you prefer.

If you are swimming or sweating, you may need to reapply more often because sunscreens are typically listed as either **water-resistant** (approx. 40 minutes) or **very water-resistant** (approx. 80 minutes).



*This program is available at no extra cost as part of your medical plan with YMCA Employee Benefits.

Source: Centers for Disease Control (CDC), American Academy of Dermatology (AAD), and UnitedHealthcare

RECOGNIZING THE RISK KNOWING SIGNS & SYMPTOMS OF A STROKE

Strokes can lead to severe damage by disrupting or preventing the flow of oxygen from getting to the brain. When blood clots, other particles, or plaque build up in blood vessels and block oxygenated blood from reaching areas of the brain, it is referred to as an ischemic stroke. Hemorrhagic strokes occur when blood vessels in the brain burst and result in blood building up and damaging brain tissue. Both types of strokes can lead to severe brain damage, loss of motor functions, memory loss, and other problems.

Prevention

The best step you can take in preventing a stroke is to know your risk. As with many conditions, there are both controllable and uncontrollable factors that contribute to your chances of suffering a stroke. Lifestyle choices like diet, exercise level, and smoking can contribute to medical conditions like high blood pressure, cholesterol, or diabetes, which have a connection to stroke risk. You can work with your physician to make changes and manage your health with medication when necessary.

Although you cannot control them, your age, gender, and family history can also contribute to your risk. Men and women of all ages and ethnicities are at risk for stroke, but women and those over age 55 have a higher risk. Regardless of whether you can prevent a risk factor or not, it is important to discuss all of these with your doctor and keep an eye on your health.

Warning Signs

Strokes can often occur without warning, however there are some signs that you can look out for that can reduce the amount of time before care is received. Call 911 immediately if you witness any of the following symptoms in yourself or someone you know: Sudden numbness or weakness, trouble walking, loss of balance and/or coordination, vision problems, or severe headache with no known cause. If possible, take note of the time when symptoms start. This information is important and can affect treatment decisions.

EVERY MINUTE COUNTS



The American Heart Association recommends using the F-A-S-T acronym to remember the warning signs of stroke:

FACE

Does one side of the face droop?

ARMS

Does one arm drift downward?

SPEECH

Is their speech slurred or strange?

TIME

If you observe any of these signs, call 911 immediately.

Source: Centers for Disease Control (CDC), American Stroke Association (ASA), and UnitedHealthcare

CHECK IN WITH A CHECK-UP: WHY IT'S IMPORTANT...EVERY YEAR

An apple a day may not keep the doctor away, but getting a preventive check-up once a year should certainly help you cut back on the number of times you have to call your doctor. It might sound counterintuitive, going to the doctor when you aren't feeling sick, but that's the point. Preventive care, like annual exams and screenings, are designed to help you stay healthy. Plus, wellness exams and preventive visits are covered at 100% under your YMCA Employee Benefits medical plan and aren't subject to any deductibles or copays.

What's Included?

Which exams and screenings are recommended for you depends on your gender, age, and overall health history. It's best to see your primary care physician for check-ups when possible, since they'll have access to your records and a better understanding of your health. You can visit uhc.com/preventivecare to create a customized checklist before your visit.

One of the best ways to stay up-to-date with your health each year is with a biometric health screening, which can include standard tests like blood pressure, cholesterol, and/or glucose levels.

Extra Incentives

Once you've scheduled an appointment with your doctor, make sure to log on to myuhc.com to download your Health Provider Screening Form from Rally. Bring the form to your appointment and after your results come back, ask your doctor to submit the form to UnitedHealthcare and you'll earn \$100 in gift card rewards! Some other tests like mammograms or certain cancer screenings are eligible for WellnessWorks incentives too, rewarding you for being proactive about your health.

REMEMBER:

It's important that your provider submits these claims as preventive services, without a medical diagnosis code, to be covered at 100%.

SAVE MONEY. SAVE TIME. PLAN AHEAD. WITH RESOURCES FROM YOUR HEALTH PLAN

With computers, tablets, and phones providing a constant stream of information right at our fingertips, it's hard to believe that anything can catch us by surprise anymore. When it comes to healthcare providers however, even with information available with ease, it can be tough to decipher between all of your options, especially when you're in a hurry to get the care that you or your family needs. Planning ahead with resources from UnitedHealthcare can keep you one step ahead of the surprises and help you save time, money, and maybe even a trip to the doctor or hospital. Follow the steps below to begin to understand all of the options you have available for care.

CHECK Your Options

When possible, your Primary Care Provider or family doctor should always be your first choice, but availability that doesn't fit your schedule can make it inconvenient and more of a hassle to get the care you need. When your PCP isn't the best option, it's important to know the providers that are right for you, your symptoms, and your wallet. Knowing the potential out-of-pocket cost for these services can also help you plan ahead and avoid surprises on your bill.

CHOOSE Your Provider

Similar to choosing a primary physician that you'll visit regularly for yourself or family members, being prepared and knowing the providers that are convenient in distance and cost can help you make quicker decisions when your need for care is urgent. Plan ahead with resources available from your health plan by visiting myuhc.com:

- Use the Provider Search tool ahead of time to know which doctors and facilities near you are in-network. You can search by people, places, services and treatments, and get out-of-pocket cost estimates tailored to your specific health plan. You can even save your preferred providers to your account or print a list for easy access to their contact information.
- Virtual Visits can often provide some of the same services faster and at a lower cost than visiting an Urgent Care Center or Convenience Clinic. A virtual visit is an on-demand consultation with a doctor virtually (over the phone or computer) that can be done without the need to leave home.
- The 24/7 Nurse Line can put you in contact with a nurse advocate who can provide expert advice any time, day or night. Call 1-877-BEN-YMCA to get started.

GO—when you need it most

For life-threatening symptoms, you should always call 911 or go to the Emergency Room, but for other health needs, comparing your options ahead of time and having a preferred plan for care can help you avoid cost surprises and save time.



CHECK YOUR OPTIONS FOR CARE

24/7 Nurse Line

For answers to your health questions—anytime, anywhere. Call the number on your ID card to talk to an experienced registered nurse who can answer healthcare questions, explain potential care options, and help you find a provider.

NO COST

Virtual Visit

For easy, online access to a doctor for minor health needs. Connect with a doctor and get prescriptions using your smartphone, tablet, or computer. Virtual Visits are ideal for symptoms of colds, flu, seasonal allergies, fevers, respiratory illnesses, or pinkeye.

Average Cost: \$50

Convenience Care Clinic

For non-urgent care when you can't get to your doctor's office. Care clinics are often located in malls or retail stores, like Walgreens or CVS, and offer services for minor problems such as earaches, infections, or minor skin conditions.

Average Cost: \$90

Urgent Care Center

For non-life-threatening injuries or illnesses requiring immediate care. Urgent care centers offer treatment for things like sprains, minor burns, and lacerations.

Average Cost: \$170

Emergency Room

For immediate treatment of very serious or critical conditions. Take action if a situation seems life-threatening. Head to your nearest emergency room or call 911 if you experience broken bones, bleeding, difficulty breathing, or chest pain.

Average Cost: \$2000

Freestanding ER (FSER)

Sometimes referred to as urgency centers, FSERs typically bill at ER rates or higher, are not located in or attached to any hospital, and cannot admit patients.

Source: UnitedHealthcare