

**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

3rd Quarter, 2019



GETTING MORE OUT OF YOUR BENEFITS COVERAGE

# HAVE YOU CONNECTED WITH YMCA EMPLOYEE BENEFITS?

Link is the Y Movement's knowledge-sharing and social-networking platform that launched in February of this year. Link communities allow YMCA staff across the country to connect with each other to share stories and learn more about how Ys nationwide are approaching **Youth Development, Healthy Living, and Social Responsibility**.

The YMCA Employee Benefits community offers a place to learn more about the programs and resources included with your health plan, ask questions, get reminders about benefits available to you, and more!

Log on to Link today and join our community by searching for YMCA Employee Benefits!

### JOIN TODAY!

-  LOG ON to [www.link.ymca.net](http://www.link.ymca.net)
-  SEARCH for YMCA Employee Benefits
-  JOIN our community and get in the know!



### ALSO IN THIS ISSUE:

- ▶ More Content Now Available on YBenefits.org
- ▶ Finding Care That Fits Your Budget with a Little Help from MyUHC.com
- ▶ Are You Leaving Money Behind?
- ▶ Time for a Digital Makeover
- ▶ Have You Connected with YMCA Employee Benefits?

### WELLNESS CALENDAR

#### JULY

Juvenile Arthritis Awareness Month

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

#### AUGUST

National Breastfeeding Month

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

National Immunization Awareness Month

For more info, visit: [www.cdc.gov](http://www.cdc.gov)

#### SEPTEMBER

National Recovery Month

For more info: [www.recoverymonth.gov](http://www.recoverymonth.gov)

## START YOUR TRANSFORMATION TODAY

Everyone knows there's no "one-size fits all" when it comes to health and wellness. That's why your YMCA Employee Benefits health plan includes the **Real Appeal** program, which combines decades of clinical research, simple steps, and personalized tools and support to make starting your weight-loss journey easier than ever. With Real Appeal, you'll get a program customized to your needs and goals, and your Transformation Coach will be there to guide you every step of the way, for an entire year.

### Tools to Make it Happen

Your personalized lifestyle transformation program includes all of the tools you'll need to lose weight and live life healthier, tailored to meet your needs. Weekly online group sessions with your coach, 24/7 access to resources and support, and a mobile app to track your progress allow you to access the program when it's convenient for you. In addition to online resources, participants also receive a success kit with scales, recipes, workout DVDs, and more—providing you with everything you need to transform your weight, your health, and your mindset.

### Based on Science

The approach with Real Appeal is based on clinical studies focusing on lasting lifestyle changes. The formula is simple: small, steady, sustainable steps are the path to a healthier future. The program is guided by a Clinical Advisory Board of obesity, nutrition, and behavior-change experts that create customized content to help keep participants engaged throughout their weight-loss journey. The advisory board oversees and guides each and every new tool or idea for the program, which ensures consistent support and healthier transformations for each member.

### The Real Deal

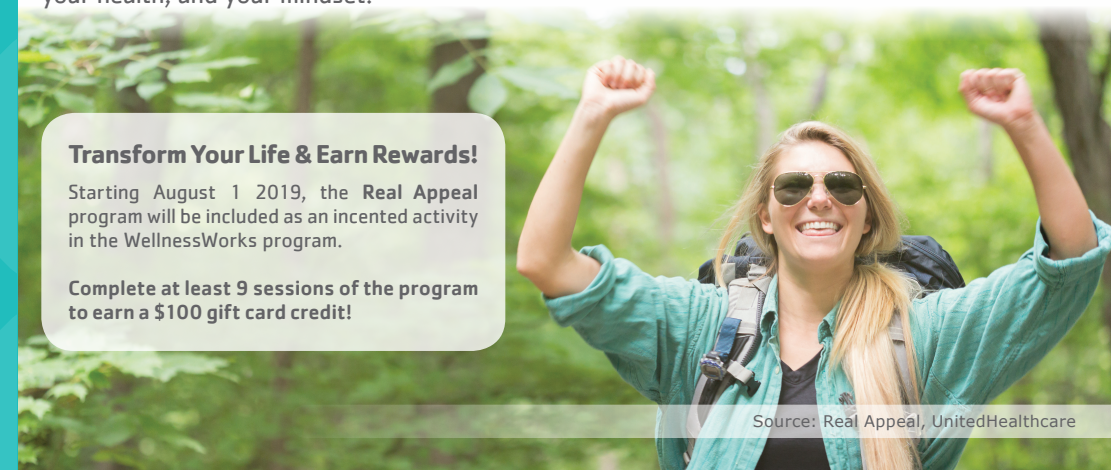
Real Appeal is more than weight loss, more than chronic disease prevention, and more than a program to feel healthy. It's all of these, and so much more—and best of all, it works. Really.

So...are you ready to start YOUR transformation? Visit [ymca.realappeal.com](http://ymca.realappeal.com) to take a 30-second assessment to determine if the Real Appeal Program is right for you.

### Transform Your Life & Earn Rewards!

Starting August 1 2019, the **Real Appeal** program will be included as an incented activity in the WellnessWorks program.

Complete at least 9 sessions of the program to earn a \$100 gift card credit!



Source: Real Appeal, UnitedHealthcare

## MORE CONTENT NOW AVAILABLE ON YBENEFITS.ORG

Originally developed as an online toolkit to assist eligible employees during open enrollment season, YBenefits.org provides customized pages for each YMCA, with formal plan summaries and pre-enrollment information about the plans your Y offers from YMCA Employee Benefits. Plan documents and basic coverage information can help **BEFORE YOU ENROLL** by letting you explore and compare your options to help you make the best choice for you and your family when it comes time to choose (or make a change to) your health plan.

**AFTER YOU'VE ENROLLED**, you'll want to learn about what's available to you as a new plan member. That's why we've developed new post-enrollment pages for our plans that provide detailed information about cost-saving tools, member programs and resources, wellness incentives, and more!

Visit [www.YBenefits.org](http://www.YBenefits.org) today, and select your state and YMCA to get to your Y's custom landing page. Then check out the new pages by clicking the buttons that say "Already Enrolled in...?"



### Cost Saving Tools

Reduce your out-of-pocket costs by learning how to find in-network doctors, affordable alternatives to the ER, and other ways you can take advantage of your health benefits.



### Programs & Resources

Take advantage of various programs and resources that provide the personalized assistance and support that you need to prevent, manage, or improve chronic disease and other health-related issues.



### Rx Coverage

Research your coverage with tools to find an in-network pharmacy, easily manage all of your prescriptions online, and explore which medications are covered so that you can discuss options with your doctor.

### Newsletters & More!

In addition to the information and resources listed above, you'll also be able to find an archive of issues of this member newsletter, too.

We'll be adding and updating content to these pages continuously and we'd love to hear your feedback. Tell us what other content you'd like to see and how you prefer to receive communications about your coverage from YMCA Employee Benefits with our quick survey.

Visit [https://y\\_usa.formstack.com/forms/ybenefitsreview](https://y_usa.formstack.com/forms/ybenefitsreview) to provide feedback.



### Wellness Incentives

Explore the rules of our WellnessWorks program to learn how to participate in activities and programs designed to help you focus on healthy living, all while earning up to \$300 rewards!



### EAP & Worklife Services

Learn more about how your Employee Assistance Program is designed to provide confidential support for the big things, the little things, and everything in-between. Anytime, anywhere.



### Protecting Your Eyes

Take care of your eyes with your bundled vision plan from EyeMed. Learn about the different options for care available to you, and how to save money on glasses and contact lenses.

# FINDING CARE THAT FITS YOUR BUDGET WITH A LITTLE HELP FROM MYUHC.COM

Sometimes, it can be daunting to even **THINK** about finding quality health care that won't break the bank. But did you know that you could pay an average of 36% less for care just by checking your costs on [myuhc.com](http://myuhc.com) before scheduling your appointment? When you're deciding where to go for care, you can log on to see price estimates, ratings and reviews, and locations all in one convenient place.

### Knowing Your Options

Planning ahead with the cost estimator tool can help you save time, frustration, and money by giving you a preview of what costs to expect for certain visits, exams, or screenings. Knowing what to expect can greatly reduce the amount of stress that is typically involved with preparing for a doctor's visit and opening the bill afterwards. Plus, there's no limit to how many times you can search, so you can take your time, do your research, and find the best fit for you, your family...and of course, your wallet.

The search tool allows you to search for in-network providers, facilities, or treatment types and lets you filter through results based on location, ratings, specialties, gender, spoken languages, or affiliations. You'll get a brief overview of all the matching results, along with a tag for *Below*, *Meets*, or *Above Average* cost based on average charges for in-network providers within the geographic market.

### Getting Personal

Taking it up a notch, you can opt to view the full estimate for any of the search results to get a personalized cost breakdown based on your specific health plan. You'll be able to see ahead of time how much of the cost is going to your copay, your deductible, your coinsurance, and/or what amount might not be covered by your plan. Anticipating your potential out-of-pocket costs can help you plan ahead, know when the best time to seek care for you and your family is, and even save you money in the long-run.

### Quality Control

Knowing that the doctor or hospital you choose is providing quality and cost-efficient care is just as important as knowing what to expect for your wallet. With so many options available, it's easy to get overwhelmed by the sheer number of choices we have when searching for care. The **UnitedHealth Premium® Program** helps to take out some of the guess work by using quality and cost-efficiency criteria to award providers with trusted ratings. Just look for two blue hearts listed next to the provider's information to know that they've passed UnitedHealthcare's requirements to be considered a Premium Provider.

### Get Started Saving Today

Log on to [myuhc.com](http://myuhc.com) and click **FIND CARE & COSTS** in the tool bar to get started planning and saving with the provider search and cost estimator tools

Source: UnitedHealthcare (1) (2) (3)

## ARE YOU LEAVING MONEY BEHIND? DON'T FORGET TO REDEEM YOUR RALLY REWARDS!

Every year, members of a YMCA Employee Benefits medical plan have the opportunity to earn up to \$300 in rewards by participating in the **WellnessWorks** program. It might be hard to believe that summer is nearly half way over already, but as July comes to a close, it's important to remember that the incentive year is about to reset on August 1.

### There's Still Time

You have until the end of July to earn your gift card rewards, so it's not too late to submit biometric screening forms, schedule preventive exams or screenings, or complete your Rally missions! If you aren't able to complete these activities before the end of the incentive period however, don't fret. All of the programs and activities that are currently eligible for rewards will remain eligible for the new incentive year, which begins August 1.

### Don't Leave Rewards Behind

If you've already earned rewards but have not redeemed them, make sure to log on and

redeem your gift cards as soon as possible. You'll still have some time after August 1 to redeem them, but don't wait too long—unredeemed pending rewards balances from the previous incentive period will only be available for a short time after August 1. Don't wait until it's too late or you'll end up forfeiting the gift cards you earned. Once gift cards have been redeemed, they usually don't expire, but that is determined by the individual retailers. Log on to [myuhc.com](http://myuhc.com) and head to Rally to claim any unredeemed balances you may have!

### Retake Your Survey!

Once the new incentive period begins on August 1, the next time you visit Rally you'll be prompted to retake your Health Survey. Plan members and eligible dependents that take the Rally Health Survey can help their YMCA earn back up to 3% of their medical premium costs and possibly earn other incentives from your YMCA!\*

### HOW TO ACCESS YOUR REWARDS ON RALLY



LOG ON  
[www.myuhc.com](http://www.myuhc.com)



CLICK  
Visit Rally Health & Wellness



GO TO  
the Rewards Tab



CASH OUT

IT'S THAT EASY!



\*Incentives for the Rally Health Survey vary by YMCA. Check with your human resources department or benefits administrator for details.

## TIME FOR A DIGITAL MAKEOVER INTEGRATING PHARMACY FEATURES INTO MYUHC.COM

As a member of a medical plan from YMCA Employee Benefits, you may already be familiar with [myuhc.com](http://myuhc.com), your personalized information hub for everything you need to know about your health plan. Log on, and you can access claim information for you and your dependents, find in-network doctors and hospitals, get coverage information, and learn more about different benefit options that are available so you can get the most out of your coverage.

### Newly Integrated Pharmacy Features

Your prescription drug coverage from OptumRx is already bundled into your medical plan costs, but now, along with a digital makeover to the [myuhc.com](http://myuhc.com) homepage, tools for managing your prescriptions, finding pharmacies, and ordering refills or checking the status of orders are now seamlessly integrated into your experience. With these tools now embedded into [myuhc.com](http://myuhc.com), you'll be able to access the prescription information you need quicker and easier than ever before.

### Cost Transparency at Every Step

To make it easier to plan ahead and be proactive when it comes to your prescription drug needs, the newly integrated features also include the launch of even more robust cost transparency tools. On the Pharmacies and Prescriptions tab of [myuhc.com](http://myuhc.com), you can click the Find & Price Drugs button to explore the same information as your provider, which can lead to better health management for you and your family. When you call the number on the back of your ID card and speak with a customer service advocate, the pricing and pharmacy information will be consistent with what you're seeing online.

### Smart, Synchronized Engagement

These integrations and updates simplify the experience of managing your prescriptions with real-time cost transparency across all channels. This makes it simple for you to get the right information quickly and easily, saving you both time and money.

Source: UnitedHealthcare, OptumRx