

## 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, 2019



## GETTING MORE OUT OF YOUR BENEFITS COVERAGE

# RESOURCES FOR YOUR WELL-BEING

**LiveAndWorkWell.com** is your online resource for everything your EAP and WorkLife Services benefit has to offer.

Log in with access code **9622** to browse a library full of expert articles and advice, and learn about conditions and issues that could be affecting you or someone you know. You can also explore self-help services on the site, with access to interactive tools and action-oriented advice that can help you take steps toward feeling healthier, happier, and more in control of your well-being.

If you need additional help or aren't sure where to begin, you can find a provider or resources near you, and easily connect to expert guidance on a number of different topics.



Visit **LiveAndWorkWell.com**



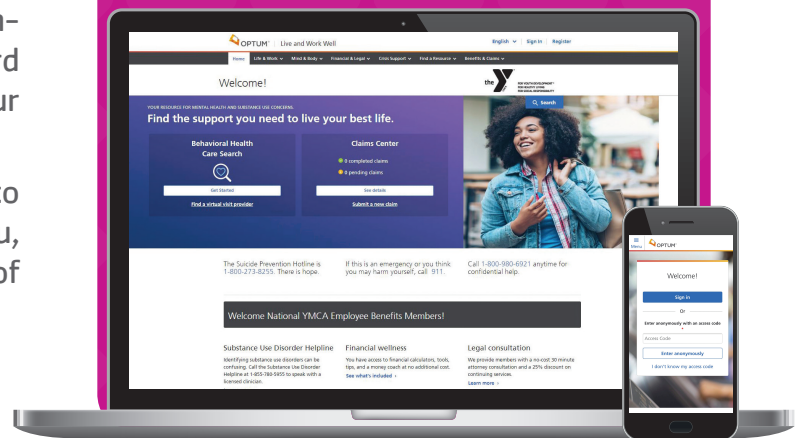
Log in anonymously with access code **9622**



Use the tools and resources provided to learn more



To connect over the phone call **1-800-980-6921**



### ALSO IN THIS ISSUE:

- ▶ Breast Cancer & Family History
- ▶ Improving Members' Experience: Preferred Laboratory Network
- ▶ Taking Steps to Maximize Well-Being with the WellnessWorks Incentive Program
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- ▶ Resources for Your Well-Being

### WELLNESS CALENDAR

#### OCTOBER

Health Literacy Month

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

Breast Cancer Awareness Month

To learn more, visit: [www.cancer.org](http://www.cancer.org)

#### NOVEMBER

American Diabetes Month

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

Alzheimer's Disease Awareness Month

To learn more, visit: [www.alz.org](http://www.alz.org)

#### DECEMBER

Influenza Vaccination Week (1-7)

For more info: [www.cdc.gov/flu/nivw](http://www.cdc.gov/flu/nivw)

World AIDS Day (1)

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

## KNOW BEFORE YOU GO COST ESTIMATES FROM MYUHC.COM

Checking cost estimates before you choose where to get care can be an effective way to save on health care costs. In fact, it's been shown that people who look at costs first may pay up to 36% less for their care. By logging in to **myuhc.com**, you can find cost estimates for a number of different providers, facilities, or services that you may need.

### How to Find Cost Estimates

To get cost estimates personalized to your medical plan, you'll first want to log in to **myuhc.com** and then head to the **FIND CARE & COSTS** page to begin your search. You can search for medical, mental health, or prescription information in any location by entering an address or zip code and selecting a category. Each search category is broken down further into more specific sections that allow you to find providers, facilities, or search by conditions that need treatment.

To get cost estimates for specific types of treatment, select **COST ESTIMATES** from the options and then you can search by service or by condition to find what you need. Once you've found the service or condition you need, you can then browse through a list of providers and facilities that are available in your area. From the provider directory, you'll see whether the physician is accepting patients, if they have been ranked as a Premium Provider, and whether they typically are below, above, or on par with average costs for the procedures or treatments you're looking for. By selecting a doctor from the list, you can then view a detailed breakdown of the cost estimate, including how much is expected to be covered

by the Plan, versus how much you can expect to pay out-of-pocket.

It is important to note that all cost estimates provided through **myuhc.com** are based on average charges for in-network providers within the specific geographic area you chose. Your actual costs may be higher or lower than the initial estimate as a result of changes in network status or additional services provided. If possible, you should always check with your provider ahead of time to confirm the costs that you may be charged for at your visit.



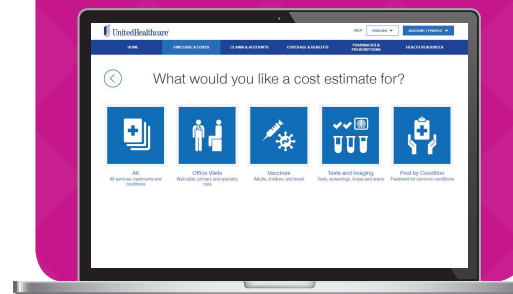
Log in to **myuhc.com**



Search for providers, facilities, and cost estimates in any area



Review cost estimates for services or procedures





# BREAST CANCER & FAMILY HISTORY IT'S NATURAL TO ASK: WILL I GET IT TOO?

According to the American Cancer Society, most people who develop breast cancer don't have any relatives with the illness. But a family history of breast cancer CAN increase your risk. In fact, having family members with a history of breast cancer almost doubles your chance of getting the disease, and having two close relatives with it can raise your risk even more.

## If your history raises red flags

Start by talking to your doctor about your family health history. This means looking at relatives from both your mother's and father's side. This can help your doctor evaluate your risk.

If you are at an increased risk for developing breast cancer, you and your doctor can discuss your options, which may include earlier and/or more frequent breast exams, genetic testing, medications, and for women at high risk, surgery. These steps are not necessarily recommended for everyone.

## Other risk factors

When considering your risk for developing breast cancer, it's important to remember that family history is not the only factor. You should also talk to your doctor about how your age, weight, menstrual and/or menopausal history, and personal medical history can impact your risk level.

Living healthy is an important step towards lowering your risk and preventing breast cancer, but you can still be at risk, even if you do all the right things, which is why early detection is important. Speak with your doctor if you notice changes in your breasts, and get regular check-ups as necessary. Mammograms should be done every one to two years for women age 40 and older, but if you and your doctor determine you to be at a high risk, you should consider beginning annual or bi-annual mammograms earlier.

### Healthy Living Rewards

For women age 40 and older, mammogram screenings are eligible for a \$100 incentive through the WellnessWorks program!



Source: UnitedHealthcare (1) (2)

# TAKING STEPS TO MAXIMIZE WELL-BEING WITH THE WELLNESSWORKS INCENTIVE PROGRAM

As a member of a YMCA Employee Benefits' medical plan, you may be familiar with many of the resources available to you to work towards healthier living, but did you know that some programs can actually put money back in your pocket? The WellnessWorks program rewards you for participating in certain health and wellness programs, like preventive screenings and Wellness Coaching, and other programs designed to help you maximize your health and well-being. To get started, visit [myuhc.com](http://myuhc.com) and head to Rally. Once you've taken your health survey and received your Rally Age, you can participate in a variety of activities and earn up to \$300 in gift card rewards.

Learn more about the WellnessWorks program and its incented activities by visiting [YBenefits.org](http://YBenefits.org), selecting your state and YMCA and then once you've reached your Y's customized page, click the "Already Enrolled in Medical?" button to find out more about this and other resources available as part of your medical coverage with YMCA Employee Benefits.

INCENTED PROGRAM/ACTIVITY	REWARD
<b>Getting Started</b>	
Take the Rally Health Survey	
<b>Taking the Next Step</b>	
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)	<i>If eligible for more than one listed, you can earn a reward for each completed.</i>
<b>Maximizing Well-Being</b>	
Get a biometric screening and submit the <b>Health Provider Screening Form</b>	\$100
Complete a <b>Wellness Coaching</b> program—online or over the phone	\$100
Complete a personalized health action with <b>Personal Health Support</b>	
Connect with a coach to create a customized action plan, specifically targeted to your health concerns.	\$100
Complete 12 sessions of the YMCA's <b>Diabetes Prevention Program</b>	\$100
Complete <b>LIVESTRONG</b> at the YMCA® program for cancer survivors	\$100
<b>NEW:</b> Complete at least 9 sessions of the <b>Real Appeal</b> weight loss program	\$100
<b>Choose from any of the activities above to earn a maximum of:</b>	<b>\$300</b>

Source: YMCA Employee Benefits WellnessWorks Program

# IMPROVING MEMBERS' EXPERIENCE PREFERRED LABORATORY NETWORK LAUNCHED JULY 1

Often times, in addition to your visit, your physician may recommend lab work in order to gain a more complete picture of your health. Lab tests can include anything from simple blood work, genetic tests, or cultures, to more specifically focused tests like thyroid panels, biopsies, and more. Regardless of what tests you have done, the lab selected to process the tests is often recommended based on proximity or relationship with your doctor's office. In many cases, however, there may be an alternative lab nearby that is either more affordable or has been rated higher in terms of quality of care.

## Providing higher value to patients

UnitedHealthcare is working on providing more value to plan members by making it easier to identify lab providers that have committed to the company's Triple Aim focus—a mission that includes improving health care affordability, outcomes, and the patient experience. Through the newly established **Preferred Laboratory Network (PLN)**, which launched on July 1, physicians

and patients will be able to make better health care decisions with improved access, quality, and service at a lower cost. The creation of the PLN allows UnitedHealthcare to work with the selected lab providers to deliver care that places a greater emphasis on patient outcomes and the total cost of a person's care.

## Identifying PLN partners

After a rigorous quality review process, UnitedHealthcare has selected the following labs to participate in the network: AmeriPath/DermPath, BioReference, GeneDx, Invitae, LabCorp, Mayo Clinic Laboratories, and Quest Diagnostics. Similar to the Premium Provider Program, the laboratories will continue to be measured to evaluate their performance, quality, and cost-efficiency. For patients and physicians looking to use PLN labs, participating facilities will be easily identifiable when searching for providers on [myuhc.com](http://myuhc.com) by a "Preferred Lab" indicator within the search results.

## Impact on patients and physicians

There will be no change in lab access for members or physicians, and all are still free to use laboratories that are not PLN partners. However, choosing a lab that is preferred may lead to shorter wait times for service, online scheduling, and a higher quality of care. On average, services accessed through the PLN are also lower in cost than other lab providers.



### Next Time You Need Lab Work

Search for a lab in the Preferred Laboratory Network by logging in to [myuhc.com](http://myuhc.com) and using the provider directory.

Source: UnitedHealthcare News for Clients

# LOVE THE EXAM, LOVE YOUR EYES 4 WAYS AN ANNUAL VISIT CAN IMPROVE YOUR LIFE

An eye exam can open up possibilities for a fuller life for everyone—and today, it's easier than ever to get one. Thanks to your vision plan from YMCA Employee Benefits, you can access a wide array of in-network eye doctors, locate offices with flexible hours, schedule exams online or on-the-go in minutes, and more—all with easy-to-use resources from your benefit plan.

## 4 reasons to get your annual eye exam

**The eyes are your body's iron men:** Your eyes have the busiest muscles in the body. They move 3 times a second, more than 100,000 times every day. Just like the rest of your body, your eyes should get regular checkups to address wear and tear.

**Fuzziness is on the horizon, no matter what:** If you're approaching 40, there's a good chance you'll be seeing a little fuzzy in a few years. Presbyopia is an age-related condition that everyone experiences at some point. Untreated, it can cause headaches and eye fatigue. But if you

experience signs well before 40, it could indicate anemia, diabetes, cardiovascular disease and multiple sclerosis.

**It could prevent you from being blind-sided:** Did you know age-related macular degeneration, the gradual loss of central vision, is the leading cause of blindness among people 50 and older? It's often caused by protein and fat deposits beneath the retina, which accumulate slowly so it could be hard to notice. An eye exam can help detect it so you can get treated.

**An exam could detect problems below the neck:** A lot could be revealed about your health beyond the eyes—including the presence of blood clots. Blocked blood vessels in the eye also could signal high cholesterol, heart disease, diabetes and other blood disorders.

## Don't forget about the kids!

**Blurry could be normal to them:** How do you know if your child has a vision problem? Kids aren't likely to say if they don't see

clearly because they probably don't know it. But 1 out of 4 kids has an undiagnosed vision issue, which can lead to learning challenges.

**123s and AB-Sees:** 80% of what children learn is presented visually, so if their vision is compromised, their education is too.

**Screenings don't cover everything:** You might think a recent school screening would have detected any potential vision problems in your child, but school screenings aren't enough. Many vision screenings only test for distance, for example.

**To make healthy adults:** Roughly 35% of American preschoolers are farsighted, nearsighted, or have astigmatism. And don't be fooled by the condition amblyopia, often called lazy eye. The eye may look normal, but the condition could cause irreversible vision loss if untreated.

### Start Seeing Clearly

Explore your vision benefits today by visiting [eyemedvisioncare.com](http://eyemedvisioncare.com)



Source: Eyesite on Wellness