

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, 2020



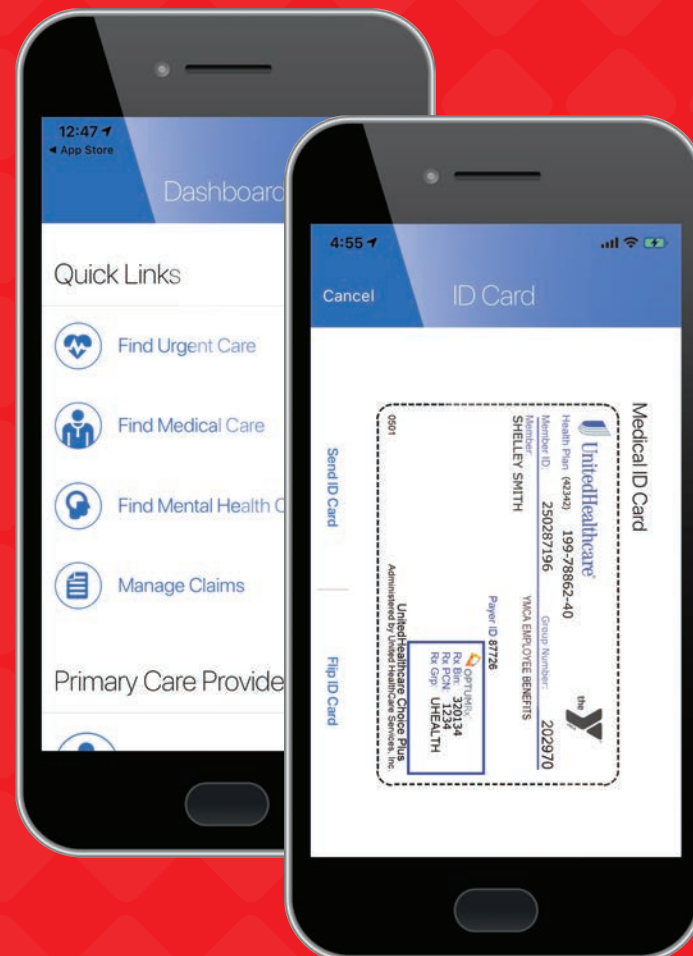
GETTING MORE OUT OF YOUR BENEFITS COVERAGE

ON-THE-GO ACCESS: YOUR PLAN AT YOUR FINGERTIPS

When you're out and about, the new and improved UnitedHealthcare app can help you with everything from managing your plan to getting convenient care. Just download the app on to your phone to begin!

The app has you covered for things like:

- Finding nearby care options in your network
- Estimating costs
- Video chatting with a doctor 24/7
- Viewing and sharing your health plan ID card
- Seeing claim details and viewing progress towards reaching deductibles and out-of-pocket maximums
- 24/7 access to a registered nurse



ALSO IN THIS ISSUE:

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WELLNESS CALENDAR

JANUARY

Cervical Health Awareness Month
For more info: www.ashasexualhealth.org

National Blood Donor Month
To learn more, visit: www.redcrossblood.org

FEBRUARY

American Heart Month
For more info: 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.

UNDERSTANDING YOUR PLAN

WHAT CHANGES AND WHAT STAYS THE SAME IN THE NEW YEAR

As our calendars flip to January once again, it's important to take note of what changes you might see in your health insurance benefits. Even if you didn't change plans this year, all plans will still see the usual resets to things like deductibles and out-of-pocket maximums. Regardless of whether you enrolled in our plans for the first time, changed your plan or added dependents, or even if you've been enrolled in the same plan for years, take note:

ID Cards

If you're a new enrollee in a YMCA Employee Benefits medical plan you should have received new medical ID cards from UnitedHealthcare in the mail. If you did not receive new cards and believe you should have, you can log in to www.myuhc.com to print a paper copy or use the UnitedHealthcare app to access digital versions whenever you need to.

Deductible

If your plan includes a deductible, it will have reset at the beginning of the new plan year. A deductible is the amount you must pay out-of-pocket before your health plan will pay for covered services.

Out-of-Pocket Maximum

Your out-of-pocket maximum (OPX), which includes deductibles, copays, and coinsurance, is the most you'll pay for health care during a calendar year. Your OPX resets on January 1 when the new plan year begins, regardless of whether you changed your plan or not.

HSA Contributions

If you are enrolled in a high deductible health plan, you are eligible to open a Health Savings Account to help set money aside to cover your deductible and other health expenses. You and your employer are allowed to make contributions to your HSA, but the total contribution limit allowed in a calendar year is set by the Internal Revenue Service (IRS). For 2020, the limits are \$3,550 for individual coverage and \$7,100 for family coverage. Employees aged 55 and older can also contribute up to \$1000 in "catch-up contributions" during the year as well.

There are a lot of ins and outs to your benefit plans and it can be hard to keep track of everything that is available to you or when things change. That's why YMCA Employee Benefits and UnitedHealthcare have several resources available to help you understand and get the most out of your benefits.

Knowing Your Benefits

There are many resources available to you as a member of a medical plan from YMCA Employee Benefits. To keep up-to-date and in-the-know, make sure to familiarize yourself with these tools:

myuhc.com

Make sure to register on www.myuhc.com so you can stay in-the-know about your benefits and claims and find other resources.

YBenefits.org

You can find important formal plan documents and resources about additional benefits available through your health plan by visiting www.YBenefits.org.

HAVE A HEALTHY HEART

SMALL CHANGES CAN ADD UP OVER TIME

There are many small, easy changes you can make to your habits and routine to focus on your health, and in particular your heart health. February is American Heart Month and is a great time to make small adjustments to your everyday activities that can have lasting effects on your health.

3 Heart-Healthy Habits

To get started, organizations like the American Heart Association, American Psychological Association, Centers for Disease Control and others have provided some simple tips on how you can begin incorporating heart-healthy activities into your daily routine.

Make a heart-healthy grocery list: It's easier to make better choices when you have heart-healthy ingredients on hand—and a plan to use them. So, what should make your list? Focus on nutrient-dense whole foods and avoid processed foods or inflammatory foods that are high in sugar and trans fats.

Tip: Look for what's healthy and on sale to pack in the nutrients with minimal impact to your wallet.

Take mini workout breaks: Put these short bursts of activity on your calendar—or set a reminder on your smartphone. Then treat them like you would any other important appointment. Regular exercise is one of the best things you can do for your heart.

Starting with these mini sessions can help you develop great stamina and confidence.

Tame tension with your breath: Excess stress and anxiety affects well-being, including heart health. For one thing, it may trigger unhealthy coping strategies—that can raise blood pressure—such as overeating, excessive drinking, and smoking. Particularly stressful events, especially those that involve anger, are linked to heart attacks. The next time you feel stress or anger building, give yourself a quick timeout. Take a few calming breaths. Deep, slow breathing may help soothe your mind and body.



Source: UnitedHealthcare

USING MORE THAN YOUR WORDS

IMPROVING VERBAL & NONVERBAL COMMUNICATION SKILLS

Communication happens all around us, and it's more than mere words. Communication comprises the messages and signals we send to others as well as the ones we receive. Our verbal words are only a small percentage of the message that's communicated, while nonverbal signals like tone, eye contact, and body language make up the rest.

Communication Tips

Just like exercise can lead to improvements in your overall physical health, good communication skills are like muscles that need stretching and practice. The more you practice, the better you'll become.

Even when conflict arises, you have an opportunity to grow your skills. The following tips and tricks can help you improve your verbal, nonverbal, and listening skills for any situation you may find yourself in.

Verbal Communication

Stay current: Try not to bring up past wrongs or grievances as it can make the listener feel defensive and they may shut down. Stay in the present and only discuss current issues.

"I" instead of "you": Statements that start with "I" rather than "you" will keep the other person from feeling attacked. Focus on you and your feelings about the present situation.

Don't pull the trigger: Words like "always" and "never" are not helpful in conflict resolution. They can have an accusatory tone that ignites unwanted emotions in the conversation.

Nonverbal Communication

Eyes up: Good eye contact communicates that you are interested and present in a

conversation. People will be more likely to truly hear what you are saying.

Consistency is key: Mixed signals create conflict. Make sure your words, facial expression, tone of voice, and gestures are all sending the same message.

Listening Skills

Ears open: Avoid interrupting the other speaker or simply biding time until it's your turn to speak. Listening to find similarities or shared interests can increase your sensitivity towards others and their feelings.

Be empathetic: Put yourself in the other person's shoes while listening. This allows you to understand the thoughts and feelings behind their words.

POOR COMMUNICATION

GOOD COMMUNICATION

YOU PAST TOPICS NEVER MIXED SIGNALS ALWAYS TONE & GESTURES POOR EYE CONTACT PASSIVE-AGGRESSIVENESS LASHING OUT SARCASM

SELF-AWARENESS GROWTH FROM CRITICISM CURRENT SITUATION CONSISTENCY EMPATHY LISTEN & HEAR MAINTAIN EYE CONTACT I FELT

Source: LiveAndWorkWell.com

THE GUESSING GAME IS OVER

LESS GUESSING. INFORMED SPENDING. MORE VALUE.

Understanding your vision benefits can be confusing, which is why EyeMed has introduced the Know Before You Go out-of-pocket cost estimator. The estimator is a simple tool designed to help plan members get a clearer picture of their expected vision care costs BEFORE they see the doctor and/or buy eyewear. You can access this easy-to-use tool by logging in to your account on www.eyemed.com and then clicking the Know Before You Go button on your account dashboard.

Know Before You Go

With this tool, plan members can view lists of available services and products, get helpful definitions of services and options available to them, mix and match price points for frames and lenses and/or contacts, as well as see the estimated out-of-pocket cost with group-specific benefits already factored in.

You'll start your estimate by choosing whether you are looking for an eye exam (with or without products) or just researching estimates on product

costs. After inputting your choice into the estimator, you'll answer a series of questions relevant to your initial selection, like what type of frames or lenses you'll be planning to purchase, extra coatings and filters that can be applied to lenses, or if you choose contacts, the type and quantity you'd be looking to order.

From Start To Finish

Which providers are considered in-network can change over time. In addition to the cost estimator tool, we recommend you also use EyeMed's advanced provider search tool to confirm a provider is still in-network or to find a new doctor that works best for you. For some providers, you can even continue all the way through to scheduling your appointment online.

Register Today
An account on www.eyemed.com can not only give you access to the new pricing tool, but you'll also find information about your claims, special offers available only to members, and more.



Source: EyeMed

WHEN YOU NEED CARE—ANYTIME, DAY OR NIGHT

CONNECT WITH A DOCTOR WHEN IT'S CONVENIENT FOR YOU

Virtual Visits are a convenient and cost-effective option for getting the care that you need, when you need it, regardless of where you are. You can video chat with a doctor from the comfort of your home, your office, or anywhere on the go. And you can do it on your own time without having to disrupt your schedule, deal with waiting rooms, or worry about the higher costs associated with the Emergency Room.

Getting Started

After logging in to your www.myuhc.com account, click the *Connect with a Doctor Online* link on your dashboard to register yourself or a dependent for Virtual Visits. You'll be able to input your important health history, relevant family medical history, and make note of your Primary Care Physician and preferred pharmacy (if applicable).

Keeping It Convenient

Once you've registered and entered your information, it's simple to request a visit from your computer, tablet, or phone. You'll

be able to video chat with a doctor, discuss your symptoms, and hear about possible treatment options. The doctor you meet with can even write you a prescription for medication that can then be picked up at your local or preferred pharmacy.

Virtual Visits can save you time, frustration, and even money! At a cost of \$50 or less per visit, you can save hundreds compared to if you went to the Emergency Room for the same symptoms. Data from a UnitedHealthcare study shows that an estimated 25% of ER visits can actually be treated via Virtual Visit.

Register Today

Don't wait until you are experiencing symptoms, register for Virtual Visits now so that it will be seamless and quick when you need to be seen by a doctor. Learn more by visiting www.myuhc.com/virtualvisits or downloading the UnitedHealthcare app to your phone or tablet.

Are Virtual Visits For Me?

Virtual Visits are good for:

- Allergies
- Bladder/UTI
- Bronchitis
- Coughing
- Diarrhea
- Fever
- Pink Eye
- Rash
- Seasonal Flu
- Sinus Problems
- Sore Throat
- Stomachache
- Migraines or Headaches

Choose other care for:

- Anything that needs a hands-on exam
- Anything that needs a lab test or x-ray
- Cancer or other complicated conditions
- Chronic conditions
- International visits
- Sprains/broken bones
- Injuries requiring bandaging

IMPORTANT: If you are experiencing a medical emergency you should seek appropriate emergency medical assistance by calling 911.

Source: UnitedHealthcare (1) (2)