

## YMCA EMPLOYEE BENEFITS

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



## GETTING MORE OUT OF YOUR BENEFITS COVERAGE

# WHAT TO DO IF YOU ARE FEELING SICK

If you aren't feeling well and you're concerned about your symptoms, it may be hard to know what to do. Let's go over what to do if you aren't sure.

### Stay Home



Unless you need immediate medical care, it's best to stay in. You'll be protecting yourself and others by staying where you are.

### Check Your Symptoms



Using the online symptom checker from UnitedHealthcare, you can assess your risk level for COVID-19 and get treatment options.

Check Symptoms: <https://bit.ly/2W9cycD>

### Call Your Provider If You Have COVID-19 Symptoms



These include symptoms like fever, cough, or shortness of breath. If you need to find an in-network provider, sign in to your account on [www.myuhc.com](http://www.myuhc.com) or use the UHC mobile app.

### If Your Health Provider Has Ordered a COVID-19 Test



Call 1-877-BEN-YMCA and speak with an advocate from UnitedHealthcare who can help you understand more about your coverage for COVID-19.

### Find A Testing Center If Needed



If your health provider has ordered a COVID-19 test for you, use UnitedHealthcare's locator to find a testing center near you.

Find Testing: <https://bit.ly/3dreval>

### Listen To Your Health Provider



You can stay in touch with your provider if you are sick, even if it is not related to the virus. You can talk over the phone or virtually if possible in order to stay at home whenever possible.

Source: UnitedHealthcare

2nd Quarter, 2020

# PLAN MEMBER PERKS

## GETTING MORE OUT OF YOUR BENEFITS COVERAGE

### ALSO IN THIS ISSUE:

- ▶ Coping in Times of COVID-19
- ▶ Staying Healthy While Staying Home
- ▶ Seeing Clearly During A Pandemic
- ▶ What To Do If You Are Feeling Sick

### TRUSTED RESOURCES

Centers for Disease Control (CDC)

[www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)

World Health Organization (WHO)

[www.who.int/coronavirus](http://www.who.int/coronavirus)

UnitedHealthcare (UHC)

[www.member.uhc.com/coronavirus](http://www.member.uhc.com/coronavirus)

Employee Assistance Program

[www.liveandworkwell.com/en/public/custom/covid19](http://www.liveandworkwell.com/en/public/custom/covid19)

### IF YOU ARE EXPERIENCING SYMPTOMS...

or if you think you might have been exposed to COVID-19, please call your health care provider right away and ask if you should be tested.

## SAFELY GETTING THE CARE YOU NEED

### TEMPORARY PLAN CHANGES IN RESPONSE TO COVID-19

As the situation surrounding COVID-19 continues to shift, many YMCAs and their employees are dealing with the additional stress of facility closures, modified business practices, temporary layoffs or furloughs, and the uncertainty of what the future looks like. YMCA Employee Benefits is continuing to work with our partners at UnitedHealthcare and other vendors to closely monitor the latest developments and are committed to protecting you and your family's health, while also making the care you need more accessible and when possible, available safely from home. As a result, our Plan has made a few temporary changes to your medical plan in order to assist all of our plan members during this time.

### COVID-19 Testing Costs

All costs related to testing and doctor's visits for COVID-19 will be waived as long as they meet the CDC guidelines for testing and their doctor requested the test.

### For Coverage Questions

Call the number on the back of your medical ID card.

### Treatment Costs

The Plan will waive all cost-share (copays, coinsurance, and deductibles) for eligible inpatient and/or outpatient medical expenses for covered services when associated with COVID-19 (both in and out-of-network) through at least May 31, 2020.

### Prescription Refills

If you have prescription medications, you can work with OptumRx representatives by calling the number on the back of your medical ID

card. You can also work with your doctors and/or pharmacists who may be able to assist you in getting overrides for typical refill rules.

### Virtual Visits

To assist all plan members in accessing doctors appointments safely and to reduce the risk of exposure to the coronavirus, all costs associated with Virtual Visits accessed through [myuhc.com](http://myuhc.com) or the UnitedHealthcare mobile app will be waived until at least June 18, 2020.

### Other Telehealth Options

In addition to Virtual Visits, if your primary care physician is in-network and offers a telehealth option outside of the UnitedHealthcare website or app, the cost for visits will also be waived until at least June 18, 2020.

### Telehealth Options for Behavioral Health

If you are able to schedule appointments remotely (video/audio calls) with an in-network behavioral health care provider, the cost for these visits will also be waived until at least June 18.

### We're All In This Together

As we continue to learn more about this ever-changing landscape, YMCA Employee Benefits will continue to update plan members on any and all changes, resources, and information that becomes available. You can refer to plan details posted on [YBenefits.org](http://YBenefits.org) for more information. The health and wellness of YMCAs and their employees is our top priority, so although we may be in uncharted waters, all experiencing something like this for the first time, we are in it together.



# COPING IN TIMES OF COVID-19

## HANDLING STRESS & GRIEF DURING A CRISIS

### Reducing Your Stress

Stressful situations can bring about different reactions for different people. Some may feel anxious, lonely, bored, or frustrated, or any other emotional combinations to varying degrees. Regardless of how you respond to stress, the current situation we are all experiencing due to the COVID-19 pandemic has just about everyone on edge. If you and/or your family are at home during this crisis, or even as you start to return to work or other regular activities outside your home, the tips below help you take care of your mental health during these trying times.

- Look for ways to relax and help yourself manage stress levels. Consider trying deep breathing, stretching, meditation, or trying one of the many stress-relief apps that are available on mobile devices.
- Set boundaries for yourself. It's important to be sure you have the most up-to-date and reliable information, but it's also important to limit your time watching and reading media coverage. When you do listen to or read news, make sure to stick with credible sources for health information such as the Centers for Disease Control (CDC) or the World Health Organization (WHO).
- Create routines for you and your family. With schedules up-ended, it's important to keep at least a semblance of a regular routine for sleep, physical activity, communicating and connecting with others, and continuing other daily habits.
- Check your medications. Make sure you have any prescription and/or over-the-counter medications that you need and continue to take your prescriptions as recommended by your physician. If possible, try to have at least a two-week supply on hand—you can talk to your doctor or pharmacist to learn how to accomplish this.
- Define how you'll stay connected with friends and family, establish what communication methods work best (text, phone calls, over the internet, or letters in the mail)—There are also many apps available for your phone or computer that allow you to video chat "face-to-face."

### It's Okay To Grieve

Although it might not seem like it, some of your reactions to these changes to daily life and schedules can be an emotional response to grief as well. Most people typically think of grief happening when they've experienced the loss of a loved one, but it can also occur because of any major change or loss—and the change to schedules and routines, and/or loss of jobs and normalcy can certainly evoke a grief response. Because so many people have been left with a sense of not knowing what's next, it's not at all uncommon to experience feelings of shock, sadness, anger, or confusion as a result. Similar to handling stress, the tips below may be useful to you and your family members to help you work through these feelings and this period of grief.

- Part of grief is thinking that you are alone in your feelings. Reaching out to family, friends, and/or co-workers can help you see that you are not alone. Talk to them about the changes and sacrifices we are being asked to make. If you have young children, talk to them about their feelings and fears to let them know it is safe to do so and to help them cope with whatever feelings they are experiencing.
- Exercising can help your mind and body stay healthy. There are many sources online for at home workouts, yoga, or other fitness activities. It may even be useful to explore relaxation or visualization techniques to help your mind relax.
- Try to keep a healthy diet and eat regularly. During times of grief, many people will turn to food, but more than ever, it's important to stay mindful when nourishing your body.
- Most importantly, be kind to yourself and others and find ways to connect as much as possible.

The information above comes from LiveAndWorkWell.com. If you feel like you need additional assistance, you can always reach out for professional help through your EAP benefit. If you don't know where to begin, you can contact licensed clinicians through the Employee Assistance Program by calling 1-800-980-6921 for confidential help.

Source: LiveAndWorkWell.com (1) (2)



# STAYING HEALTHY WHILE STAYING HOME

## VIRTUAL VISITS PROVIDE A SAFE ALTERNATIVE TO A WAITING ROOM

With many doctor's offices reducing appointment slots, treating emergencies only, or closing entirely due to the COVID-19 pandemic, there's never been a better time to explore Virtual Visits, an option for care that is available to all members of YMCA Employee Benefits' medical plans. Virtual Visits can greatly minimize yours and others' risk of exposure to the coronavirus and many other illnesses by taking you out of the waiting room and letting you connect with a doctor from the comfort and safety of your home.

If you haven't already, you can register for Virtual Visits by logging in to your account on [www.myuhc.com](http://www.myuhc.com), and clicking the "Schedule A Virtual Visit" link on your dashboard. From there, you'll be able to provide yours or your family's relevant medical history and request a visit with a doctor to discuss your symptoms. Doctors can even order tests and write prescriptions that can then be fulfilled at testing sites or pharmacies.

In regards to the coronavirus, it is important to note that although a Virtual Visit doctor can answer questions about COVID-19, assess your risk, and provide guidance on next steps, you cannot be tested for the virus virtually. If you believe you may have been exposed or are experiencing symptoms such as fever, cough, or difficulty breathing, you should contact your health care provider as soon as possible so they can determine if a test is recommended.

Virtual Visits can be used for much more than just questions related to the pandemic. You can use the chart to the right to determine if a visit is the right option for you. To encourage the use of Virtual Visits while there are still many stay-at-home orders in effect across the country and to make it easier for members to access them, all costs associated with visits through [www.myuhc.com](http://www.myuhc.com) or the UnitedHealthcare mobile app will be waived until at least June 18, 2020. Be sure to remember to update your health history and schedule a virtual visit the next time you need an appointment.

### 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 an 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.

# SEEING CLEARLY DURING A PANDEMIC

## HOW TO USE YOUR VISION BENEFITS DURING COVID-19

It is recommended that appointments like eye exams be postponed as long as possible during the pandemic. However, optometry services have been identified as essential, and therefore can continue operating. EyeMed is committed to maintaining service and helping members manage their needs during this challenging time by ensuring those who need optometric care can still receive it. If you are in need of new eyeglasses or lenses, there are options for you to access what you need while still staying as safe and healthy as possible.

**Q:** I have a valid prescription, but I can't go out due to doctor's recommendation or because of a state-mandated stay-at-home order.

**A:** Unless your prescription has a documented expiration date, it is still valid. It is recommended to utilize online, in-network retailers like Glasses.com, Ray-Ban, LensCrafters, and Target Optical. If you are unsure if your prescription is still valid and/or accurate, you should contact your provider to discuss options.

**Q:** My frames or lenses are broken and I need a replacement pair.

**A:** Eye care professionals are typically able to remake new lenses from a current pair. You should contact your existing eye doctor to discuss options.

**Q:** I don't have a current prescription, but I've lost my eyewear and need replacements.

**A:** Because optometry, in most cases, is considered an essential service, you may still be able to schedule an exam if absolutely necessary even if there is a stay-at-home order in your state. Contact your doctor for more information about how they are operating amidst the pandemic.

In an extreme scenario where you do not have a current prescription, need eyewear, and cannot leave your home, you may be eligible to receive a temporary emergency pair of adjustable glasses to help you get through until you can schedule an appointment.

### For Contact Lenses

If you need new contact lenses, your options are similar to those for replacing glasses, but are subject to a few different guidelines. If your prescription is valid and less than 12 months old, you can order new lenses through the same online, in-network retailers mentioned previously. Federal law requires a valid prescription less than 12 months old, but your eye doctor may be able to extend your prescription without an exam. Unfortunately, if you do not have a current, valid contact lens prescription and cannot leave your home, you may not be able to replace your contacts at this time. You may be eligible for temporary emergency glasses and can find out if you are eligible by calling the phone number on your EyeMed ID card.

### For More Information

To keep up-to-date with any new information from EyeMed about your vision benefits during the COVID-19 pandemic, you can visit

<https://eyemed.com/en-us/coronavirus>



Source: EyeMed