



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



FINDING THE SUPPORT YOU NEED

All medical plan members are automatically enrolled in our Employee Assistance Program (EAP) which also includes unlimited access to resources on LiveAndWorkWell.com

Life & Work



From parenting resources to tips on how you can keep an active lifestyle, or coping with stress at work, this site has helpful guides and tips for how to maintain healthy relationships at home and work.

Financial Assistance



Guides for overall financial fitness, like budgeting, saving, investing, and handling debt. LiveAndWorkWell.com also has information to help you plan for the future with retirement and estate planning resources.

Legal Advice



The legal system can be complex. Access resources and information on how to navigate it and how to find the right professional for your legal needs.

Mind & Body



Mental and physical health play an important role in our overall health and wellness. Find information to help keep your body and mind in the best condition possible...all at your fingertips.

Crisis Support



Whether it's a global pandemic, a natural disaster that affects your community, or a personal crisis affecting yourself or a loved one, you don't have to face them alone.

COVID-19 Resources



Find resources on handling the stress of a turbulent and unknown situation, talk to a trained professional, and get updated information and answers to your questions to help you reduce your pandemic-related stress.

Source: LiveAndWorkWell

ALSO IN THIS ISSUE:

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- ▶ Preparing for the Unknown
- ▶ Continuing Support for Your Family
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TRUSTED RESOURCES

Centers for Disease Control (CDC)
www.cdc.gov/coronavirus

World Health Organization (WHO)
www.who.int/coronavirus

UnitedHealthcare (UHC)
www.member.uhc.com/coronavirus

Employee Assistance Program
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.

3rd Quarter, 2020

KEEPING YOU HEALTHY & INFORMED CONTINUED COVERAGE FOR COVID-19 TESTING

YMCA Employee Benefits is committed to making sure all plan members and their dependents have access to the care and services they need throughout the duration of the COVID-19 pandemic. In light of the ongoing crisis, our Plan and our vendors are continuing to provide coverage for testing and COVID-related office visits as well as a number of other benefits to assist members during this trying time.

Testing Costs

Members will **not** be responsible for any cost-share for approved and authorized COVID-19 diagnostic testing, or testing-related visits as long as it is provided at approved locations in accordance with Centers for Disease Control and Prevention (CDC) guidelines. This cost-share waiver still applies to both in- and out-of-network providers and also covers authorized COVID-19 antibody tests ordered by a physician. **This cost-share waiver will remain in effect through October 22, 2020 or the end of the Public Health Emergency period, as determined by the Department of Health and Human Services (HHS).**

Treatment Costs

YMCA Employee Benefits will continue to waive all cost-share (copayments, coinsurance, deductibles) for eligible inpatient and/or outpatient covered services related to treatment of a COVID-19 diagnosis. This waiver also applies to in- and out-of-network providers and will be in effect for dates of service from February 4 until October 22, 2020.

Virtual Visits Costs

All costs associated with Virtual Visits through a designated provider (AmWell, Doctor on Demand, or Teladoc) **will continue to be waived by the Plan through September 30, 2020.** Virtual Visits can be easily accessed by visiting myuhc.com or by downloading the UHC mobile app.

Other Telehealth Options

Cost-share for plan members who receive care from an in-network provider via a telehealth option outside of the Virtual Visit providers listed above will also be **waived through September 30, 2020.** Claims for services from out-of-network providers will be paid in accordance with Plan benefits. It is recommended that you call your Primary Care Physician (PCP) to see if they offer a telehealth option to limit exposure to the virus.

Telemedicine for Behavioral Health

Similar to the virtual healthcare options listed above, behavioral health services received via audio/video conferencing methods and from in-network providers **will have no cost-share through September 30, 2020.** Out-of-network and in-person claims will be paid in accordance with normal plan benefits.

For Coverage Questions

The COVID-19 pandemic and the response from healthcare providers and insurance companies is being constantly evaluated as new information is available. **For the most current information about your benefits, please call the number on the back of your medical ID card.**

Up-to-date plan changes can also be found on your Y's page on YBenefits.org.

REWARDS FOR YOUR WELLNESS & WALLET INCENTED ACTIVITIES FROM THE WELLNESSWORKS PROGRAM

As a part of your medical plan from YMCA Employee Benefits, you have many resources available to help you focus on your health and well-being. Did you know that some of these resources can actually put money BACK in your wallet? Our WellnessWorks program gives enrolled employees and their spouses/domestic partners an opportunity to earn up to \$300 in gift card rewards for participating in certain incented programs (see chart for details). After August 1, log in to myuhc.com, and click on the link to the Rally website to take your Health Survey. It's important to take the Rally Health Survey at least once per year to level-set with your health goals. On August 1 the site refreshes for the new incentive period and will prompt you to take the survey.

There are several options available to earn your gift card credits—from completing 3 Rally missions focused on taking small steps towards your specific health goals, to comprehensive, evidence-based programs designed to help provide the tools and support needed to take even larger steps towards those goals.

Many of the options can also be done virtually or over the phone, which is especially important this year when many are looking for alternative ways to interact with their health support team while still maintaining social distancing when possible. In fact, we have also added a reward option for completing a Virtual Visit this year. Virtual Visits allow you to connect with a doctor 24/7 from your phone, tablet, or computer by logging in to myuhc.com, or via the UHC mobile app. You can log in to speak with a doctor right away, or make a virtual appointment in advance. Once you've completed your first Virtual Visit (after August 1, 2020), you'll receive \$50 in gift card credits towards your \$300 maximum.

You can find more information about the WellnessWorks program and all of its incented activities by visiting our post-enrollment page on YBenefits.org. 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 coverage with YMCA Employee Benefits.

INCENTED PROGRAM/ACTIVITY	REWARD
Getting Started	
Take the Rally Health Survey	
Taking the Next Step	
Complete three Rally Missions	\$50
Get applicable preventive screenings 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)	\$50 each <i>If eligible for more than one listed, you can earn a reward for each completed.</i>
NEW: Attend a Virtual Visit on myuhc.com or the UHC mobile app	\$50
Maximizing Well-Being	
Get a biometric screening and submit the Health Provider Screening Form	\$100
Complete a Wellness Coaching program—online or over the phone	\$100
Complete a personalized health action with Personal Health Support <i>Connect with a coach to create a customized action plan, specifically targeted to your health concerns.</i>	\$100
Complete 12 sessions of the YMCA's Diabetes Prevention Program	\$100
Complete LIVESTRONG at the YMCA® program for cancer survivors	\$100
Complete at least 9 sessions of the Real Appeal weight loss program	\$100
Choose from any of the activities above to earn a maximum of:	\$300

Please Note: Applicable reward is earned for the first time one of the activities/programs above are completed in the same incentive period, until the maximum \$300 has been earned.

CASHING IN ON YOUR HEALTH DON'T FORGET TO CLAIM YOUR REWARDS

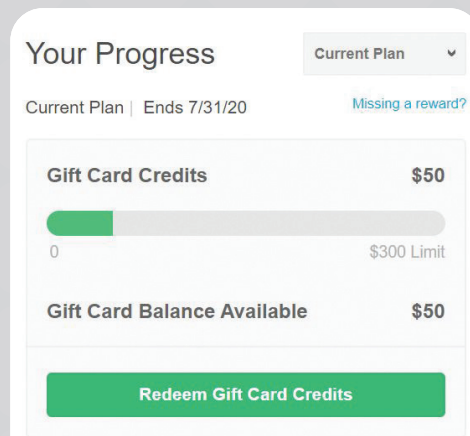
The gift card rewards that you earn through the WellnessWorks program by participating in incented programs can be redeemed by visiting your Rally Health & Wellness account. To start, log in to myuhc.com and click the "Visit Rally" link on your dashboard. You will be redirected and logged in to Rally soon after where you can follow the steps below to cash in on your rewards.

Step 1: Click the REWARDS tab on the top of your dashboard

Step 2: On the Rewards page, you'll see a progress meter to help you see how many rewards you have available to redeem.

Step 3: Beneath the progress meter, click the button that says "Browse All Gift Cards" to be directed to the rewards library.

Step 4: You can use the filters to narrow down the options available to you, or browse through them all. Select a card you want to redeem and set the amount (minimum amounts vary) you'd like, then click "Add To Cart" and follow the instructions to complete your transaction.



IMPORTANT

Earned rewards from the prior incentive year will only be available for a short time after the new incentive year begins. Additionally, if you drop or lose medical coverage with YMCA Employee Benefits, your Rally account will no longer be accessible. We strongly suggest you redeem your rewards for gift cards as soon as you earn them so you don't lose them!

PREPARING FOR THE UNKNOWN VIRTUAL VISITS FOR YOUR COLLEGE-BOUND DEPENDENTS

In a world that's been turned topsy-turvy since the spring, it's hard to imagine what a semblance of "normal" might look like, but as we approach the fall, that's just what we have to do. Colleges and universities along with other educational institutions across the country are in the midst of determining whether they'll be welcoming students back face-to-face or remotely. If you have dependents returning to a campus or venturing out on their own for the first time, it's important they have all the information they need to stay healthy as they become accustomed to being away from parents.

As a plan member, you may well be aware of the benefit that Virtual Visits can provide to those with a busy schedule, allowing you to schedule an appointment with a doctor any time and from anywhere. This same convenience is a great resource to put in the pocket of your dependents who might be navigating the healthcare system on their own for the first time.

If your dependents are covered under your medical plan from YMCA Employee Benefits, they have complete access to Virtual Visits whether they live at home, in another town, or another state.

To ensure your dependents have access to this benefit, log in to myuhc.com and enter their information and medical history in the Virtual Visit portal. Make sure they have their own login information for the website, or have the UHC mobile app installed on their phone or tablet. This way, whether it's a 2 PM break between classes, or a 2 AM finals study session, your young adult will have the confidence in knowing they can get the care they need no matter how far apart you are.

Your Health Plan, In Your Pocket

To make sure you and your dependents always have access to your important health plan information like ID cards, in-network providers, and benefits like Virtual Visits, download the UHC mobile app today!

The app is available for iOS and Android devices in their respective app stores.



CONTINUING SUPPORT FOR YOUR FAMILY 10 TIPS FOR MANAGING YOUR "NEW NORMAL" AT HOME

With many schools and families still figuring out how the next year will look inside and out of the classroom, it's important to have a plan for how you will keep some structure within your child's education, even if the classroom has become synonymous with the kitchen or living room. Use the following tips to help your household navigate these new situations.

Create predictability in your child's day by arranging a general structure. Having a schedule or routine can help create family expectations, lessen stress, build independence, and save everyone time.

Use picture schedules or written checklists to help your child know what activities will occur and when. Pairing a verbal instruction with a picture can better communicate the routine.

Integrate choice and allow your child to make the schedule. Alternatively, picking the order of (a few) events to increase your

child's sense of control often helps reduce behavior challenges.



Maintain skills by scheduling time for academics in the daily schedule. Create a visual schedule to help plan out academic subjects for your child.

Provide structured breaks in your child's daily schedule to give an outlet for energy or to recharge with relaxation routines.

Add in structured windows of free play. One example is creating a visual choice board or checklist of available free play activities such as screens, electronics, games, toys, etc.

Pro tip: String several preferred activities together to increase your child's independence in leisure activities and decrease the need for you to help them "find something to do."

Help your child stay on task by setting clear expectations with a designated area for schoolwork and using visual supports such as a "keep working" sign in the area.

Maintain your regular nighttime and morning routines to ensure consistency for everyone whenever possible.

Take advantage of canceled extracurricular activities, school, and other events to **teach new skills.**

Use positive reinforcement to encourage and support the desirable behaviors you want to see at home.