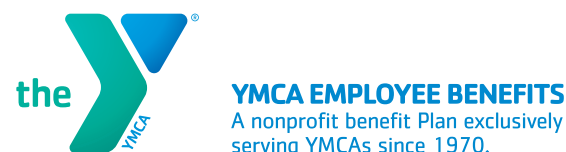


YMCA EMPLOYEE BENEFITS
101 N Wacker Drive
Chicago, IL 60606

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



GETTING THE MOST OUT OF YOUR HEALTH PLAN

With myuhc.com, you have access to all of your plan information and a full toolkit of resources available to you at home or on-the-go, whenever and wherever you need it. Taking advantage of these tools can help you understand your health plan better, and save you time and money.

Know Where To Go

Save yourself time, money, and frustration by knowing which providers are in-network and in the neighborhood. The provider locator on myuhc.com can help you make a plan so you know where to go for care before you need to go for care.

Estimate Costs

Another resource available to you on myuhc.com is the helpful cost estimator tool. With just a few simple steps, you can get an idea of what your out-of-pocket costs, customized to your plan, will look like for a number of different types of visits.

Manage Your Care

On myuhc.com you can view and manage all of your medical claims in one easy-to-use and convenient location. You can review your health statements, check balances, submit a claim, and even pay your providers.

Available On-The-Go

All of this and more is available on myuhc.com, but also ready when you're on-the-go with the UHC Mobile App. Access your ID cards, view claims, account balances, find care, compare costs or schedule a virtual visit all from your phone or tablet.

Register your myuhc.com account today!

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR BENEFITS COVERAGE

4th Quarter, 2020

ALSO IN THIS ISSUE:

- ▶ Seeing Life to the Fullest
- ▶ Preventing Prediabetes
- ▶ Knowing the Difference
- ▶ Taking Steps Towards "Normal"
- ▶ Getting the Most Out of Your Health Plan

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 HAVE 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.

KEEPING YOU HEALTHY & INFORMED COVID-19 COVERAGE EXTENDED

In our continued commitment 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, YMCA Employee Benefits is extending 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

A waiver for COVID-19 diagnostic and antibody testing cost-share will remain in effect through January 20, 2021 or the end of the *Public Health Emergency (PHE)* period, as determined by the Department of Health and Human Services (HHS).

What that means: Plan 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, regardless of network affiliation, in accordance with Centers for Disease Control and Prevention (CDC) guidelines.

Treatment Costs

All COVID-19 treatment cost-share will continue to be waived through January 20, 2021 or the end of the PHE.

What this means: YMCA Employee Benefits will continue to waive all copayments, coinsurance, and deductibles for eligible inpatient and/or outpatient covered services related to treatment of a COVID-19 diagnosis. This waiver continues to apply to in- and out-of-network providers.

Virtual Visits Costs

All cost-share (copayments, coinsurance, deductibles) for Virtual Visits accessed through a designated virtual network provider (AmWell, Doctor on Demand, or Teladoc) resumed on October 1, 2020. If the Virtual Visit is specifically for a COVID-related claim, cost-share will be reimbursed to the member via the original payment method for dates of service through January 20, 2021.

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 also resumed on October 1, 2020. **Claims for services related to COVID-19 testing and test-related services will continue to see cost-share waived through January 20, 2021.** Out-of-network claim payment will follow Plan rules.

Telemedicine for Behavioral Health

Similar to the telehealth options listed above, all cost-share for behavioral health services received from in-network providers through audio or video conferencing methods resumed on October 1, 2020. Out-of-network and in-person claims will continue to 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.

SEEING LIFE TO THE FULLEST WHILE KEEPING SAFETY IN MIND

While many routine to-do items continue to be put on hold due to the ongoing COVID-19 pandemic, it's important to know what tasks are safe to put back on your list and which ones are better to keep holding off on. EyeMed, our partner in vision benefits, has made it easier than ever before to see which providers are following necessary precautions to keep you and your family seeing clearly and staying safe.

Launched earlier this year, the new **Safety Ready** designation can be seen on results from the EyeMed online provider locator. The Safety Ready designation can be earned by providers after they confirm they have implemented new protocols and meet guidelines provided by the American Optometric Association (AOA) and the Centers for Disease Control and Prevention (CDC). Plan members using the provider locator tool can filter their results to only show providers that have earned this designation if they so choose.

What Makes a Provider Safety Ready?

To be considered Safety Ready, vision care providers must meet the following criteria:

- Policies or practices for sanitation, safety, social distancing, and screening protocols must be updated based on guidance provided by the AOA and CDC
- Associates must be trained on the new policies, procedures or practices
- Providers must have the necessary cleaning supplies, face coverings, and Personal Protective Equipment (PPE)
- Specific protocols and accommodations for high-risk patients (such as dedicated appointment times or support services) must be established
- Hours of operation and scope of services for the location must be updated through EyeMed's online system

Finding the Right Doctor is More Important Than Ever

EyeMed makes it easy to find offices that are prepared to keep you safe. Just look for the Safety Ready Badge on the easy-to-use provider locator that is available by logging in to www.eyemedvisioncare.com.



Source: EyeMed



KNOWING THE DIFFERENCE SIGNS AND SYMPTOMS OF COVID-19 VS. THE FLU

As we approach flu season, it's important to know the difference in symptoms between influenza and the coronavirus so you can keep yourself and your family safe and healthy. Both the flu and COVID-19 are contagious respiratory illnesses and have some similarities, but there are a few key differences that can help you stay informed and protected. There are still a lot of unknowns about COVID, but The Centers for Disease Control (CDC) has used the best information available to date and made it easy to understand.

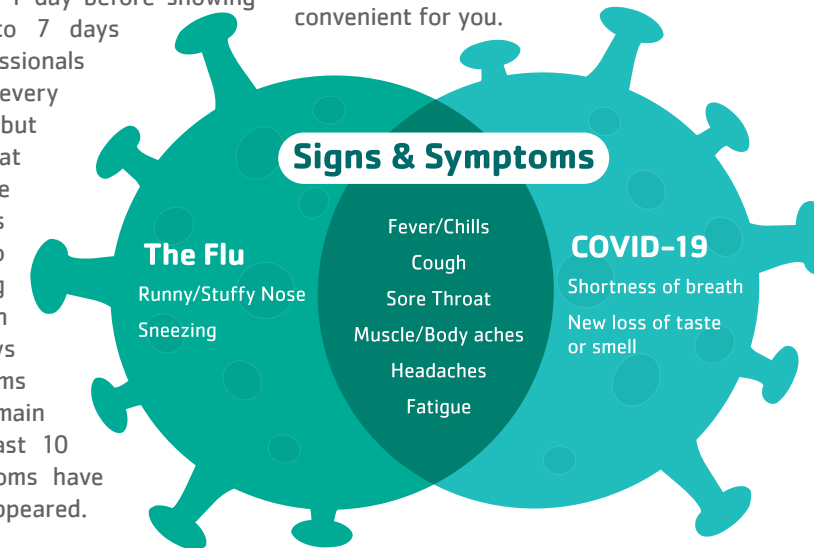
Signs & Symptoms

Both the flu and COVID-19 can present with an array of symptoms that can range in severity from nothing (asymptomatic) to feeling very ill and possibly requiring hospitalization. An important difference between the two viruses however, is that COVID-19 can often cause much more serious illness than the flu. COVID-19 can also occasionally present with a change or loss in taste or smell.

When You're Sick & When You're Contagious

For illnesses caused by both viruses, it's important to note that it is possible to spread the viruses to other people before you begin experiencing any symptoms. People who have the flu typically show symptoms anywhere from 1-4 days after being infected and can be contagious beginning 1 day before showing symptoms and up to 7 days later. Medical professionals are learning more every day about COVID-19, but it has been stated that it's possible for people to develop symptoms anywhere from 2 to 14 days after being infected, but can spread the virus 2 days before any symptoms appear, and remain contagious for at least 10 days, even if symptoms have gone away or never appeared.

Keep in mind, it may be hard to tell the difference between the viruses based on symptoms alone. Testing may be needed to help confirm a diagnosis and you should always take precaution to avoid spreading germs if you may be sick. You can use the resources on myuhc.com or the UHC mobile app to find a provider or COVID-19 testing location that's convenient for you.



PREVENTING PREDIABETES SMALL CHANGES TO AVOID BIGGER CHALLENGES DOWN THE ROAD

According to the American Diabetes Association (ADA), in 2015 there were 88 million American adults living with prediabetes. Much like the name suggests, prediabetes is a precursor to a type 2 diabetes diagnosis and is signified by blood glucose levels being above normal, but not yet reaching diabetic range. If you have prediabetes, you may not show any symptoms, but can still be at a much higher risk for heart disease and other health complications.

Risk factors for type 2 diabetes (and therefore prediabetes) can include: your weight, your weekly exercise amount, family history of diabetes, your ethnicity, your age, whether you've had gestational diabetes, have high blood pressure or cholesterol, or have a history of heart disease. Even with some risk factors like age, gender, family history, and ethnicity being out of your control, prediabetes and type 2 diabetes can often be prevented without overhauling your life completely.

Reducing Your Risk

Having a healthy diet and exercise routine can be one of the biggest key factors to slowing or stopping the onset of diabetes. It's important to check with your doctor before dramatically increasing your weekly exercise amounts, but having a goal of 30-60 minutes of exercise most days of the week can positively affect your health and well-being.

Simple changes throughout the day—like picking the stairs instead of the elevator, or taking the dog on a walk instead of just letting them out—can make a big difference. Remember that exercise does not have to happen all at once and choosing something you enjoy can make it easier for you to stick to a routine.

Diet is also an important factor in reducing your risk. Watching portion sizes, not skipping meals, getting fewer of your calories from your drinks, and opting for take-out less often are all choices you can make that have a lasting impact on your health.

If You Need Extra Guidance

It can be tough to start making even the smallest of changes to your habits, but having a support system can greatly increase your chance of success. The Real Appeal online weight loss program is available at no additional cost to members as part of your YMCA Employee Benefits' medical plan and provides participants with personal one-on-one coaching, plus a success kit full of online resources and wellness equipment that can help you start taking the steps towards living a healthier lifestyle, losing weight, and reducing your risk of getting type 2 diabetes. Program participants can also earn \$100 in gift card rewards by completing at least nine sessions of the Real Appeal Program.

The Tools You Need to Succeed

Learn more by visiting ymca.realappeal.com

Source: UnitedHealthcare

TAKING STEPS TOWARDS "NORMAL" WHAT DOES YOUR NEW NORMAL LOOK LIKE?

The impact of the pandemic—including social distancing and stay-at-home orders—has changed our way of life, no doubt about it. As the situation continues to evolve, we'll all need to work to create a new normal as best we can, but what does that mean? Because there is still so much that we don't know, it can be hard to define exactly, but there are ways we can start to return some sense of normalcy to our lives.

Work Smart

If you are returning to an office or other work environment, take time to plan out what steps need to be taken in order to be safe. Have a discussion with managers and co-workers about what needs to be done to keep everyone safe. Think about communal spaces in your workplace, like elevators, lounges, or meeting rooms. Planning to wear masks and making sure that extras are available as well as other protective equipment if necessary can help you prepare your workspace too. Most

importantly, when you are feeling ill, even if you don't believe you have COVID-19, have a plan in place that allows you to stay home or work from home if possible.

Know the Rules & Use Common Sense

Most states and municipalities have provided guidelines to ensure the health and safety of residents while at home or work. If you are confused, connecting with your local or state government officials online or over the phone can help answer any questions you may have. If your workplace or community is leaving decisions about social distancing and masks up to individuals, do what feels right to you, but remember to keep circumstances like yours and others' health conditions in mind and stay up-to-date on information from trusted authorities like the CDC.

Make Time to Connect

If your days prior to the pandemic were filled with conversations and time spent with colleagues, friends, or family, social distancing and safety measures have certainly changed

your life. However, it's important to stay connected with people even if methods have changed for safety reasons. You can set up video calls, send texts, or talk on the phone to make sure you're staying in contact with those who are important to you.

Find Your Normal

As you ease into creating your new normal with work, co-workers, friends, and family, it's okay if it takes time to find what works for you. Don't force yourself to partake in situations that make you uncomfortable. If you're experiencing any secondary traumatic stress while finding your new routine, you can use the Employee Assistance Program resources available by phone or online to speak with professionals who can assist you with these transitions.

Help & Guidance, 24/7

For online resources, use access code 9622 to log in to www.liveandworkwell.com. To speak with a trained professional, call 800.980.6921

Source: LiveAndWorkWell