

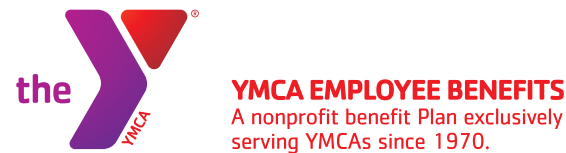


YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
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PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR BENEFITS COVERAGE

2nd Quarter, 2021



GETTING BACK TO THE OFFICE: ANXIETY AND THE TRANSITION

A year into the pandemic, a review of several studies that tracked self-reported symptoms showed that one third of adults are experiencing anxiety—and the impact appears to be greatest on women, younger adults, and those of lower socioeconomic status. With symptoms such as irritation, anger, nervousness, and sadness—plus trouble sleeping or concentrating—stress can have a big impact on everyday life. And hearing that it's time to return to the office may only add to the anxiety of some people.

Nervous About In-Person Work?

If you've been working remotely over the past year, you might be hesitant to return to the office and be around other people—especially if you think your co-workers might not get vaccinated or might not be taking other preventive measures. While your anxiety isn't just something to dismiss, there are some ways you can try to reduce it by taking control where you can.

Get Vaccinated

Availability may vary based on where you live and work, but if you have access to the COVID-19 vaccine, schedule your appointment as soon as possible.

Keep Up Safety Measures

Continue wearing a mask, washing your hands, and practicing social distancing to protect yourself and others... particularly those who haven't gotten their vaccinations.

Be Open About Your Concerns

Ask your manager or company leadership what steps are being taken and what protocols will be followed to keep employees safe when they return to the office.

Talk with Your Co-workers

Opinions may differ on best practices, but there may be steps that your entire team can agree on to help keep each other safe. Keep lines of communication open.

Take Care of Yourself

There are some things you can't control, like a co-worker's decision to get vaccinated. Focus instead on things you can, like where you choose to spend your breaks or lunch time.

For Even More Assistance

You can access more tips like these to assist you with any aspect of life by logging on to LiveAndWorkWell.com and using access code 9622.

ALSO IN THIS ISSUE:

- ▶ The Importance of Preventive Care
- ▶ Choosing A Primary Care Physician
- ▶ Keeping You Healthy & Informed
- ▶ Getting Back to the Office

TRUSTED COVID 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

The Public Health Emergency in place because of the ongoing COVID-19 pandemic has recently been extended by the Department of Health and Human Services until at least July 19, 2021.

The healthcare industry is constantly evaluating new details as they become available, so for the most current information about your benefits and coverage, please call the number on the back of your medical ID card.

COVID-related plan changes can also be found on your Y's page on YBenefits.org.

FEELING BURNED OUT AT WORK? YOU ARE NOT ALONE

At the peak of pandemic lockdowns last year, many employees found themselves working from home, which meant sometimes using the kitchen table as a desk, trying to juggle child care or online school during work hours, and frantically hitting mute every time the dog barked. For employees who continued to work in-person, many faced challenges with child care and scheduling as well, on top of worries they'd be at risk for contracting COVID-19 on the job.

Even as vaccination rates have increased and some schools have reopened, many people still have these feelings and they may be a sign of burnout. The International Classification of Diseases (ICD-11) is a book authored by the World Health Organization (WHO) that says burnout results from "chronic workplace stress that has not been successfully managed." Signs of burnout can include feeling exhausted, feeling distanced from or negative about your job, and being less effective while at work.

Combating Burnout: Tips for Employees

If you think you're experiencing burnout, there are things you can do to help manage your symptoms and potentially reduce the causes.

Set Boundaries: If you're working from home, it can be tough to switch from work to home life at the end of the day. Even if you're back in the office, bringing home a laptop or checking email on your phone can make you feel like you're working constantly. Be sure to "switch off" when it's time to stop working. Not doing so has been linked to anxiety, depression, emotional exhaustion, and fatigue.

Focus on Your Well-Being: Stick to a regular schedule as much as possible and make sure you're getting enough sleep. Eat healthy meals and exercise—outdoors if you can—as consistently as you are able.

Take Breaks: If you're working from home or in a socially distanced environment without colleagues around, remembering to get up and take breaks can be tough. But think about those few moments you used to get walking between meetings or heading down the hall to the restroom. Stretching or taking a quick walk around the block can reset your mind in the same way.

Stay Connected: While social distancing is still recommended, even as more people get vaccinated, there are other ways to safely connect with friends, family, and your co-workers. A lack of connection can feel isolating and cause declines in mental health.

Talk It Out: Tell co-workers and managers about any stress you're feeling. They might not realize what additional challenges you're navigating and this openness can encourage others to share as well, while also helping you all support each other.

In addition to these tips for avoiding burnout, your Employee Assistance Program benefits can provide valuable resources over the phone and online. You can read articles, watch webinars, and find tools to help with a number of topics, as well as connect with licensed professionals to walk through any areas of your life that are contributing to burnout.

THE IMPORTANCE OF PREVENTIVE CARE ...EVEN DURING A GLOBAL PANDEMIC

In the past year, when many of us have been self-isolating and avoiding unnecessary appointments, the utilization of preventive care appointments, vaccines, and health screenings has significantly decreased. Going to the doctor when you're healthy and feeling fine might seem backwards, but preventive care like your annual wellness exam is still important to ensuring you stay healthy, even during a pandemic. Checking in on your health and getting recommended screenings and care can help you and your doctor get a more accurate view of your health and wellness. The routine exams, screenings, and immunizations that your doctor may recommend based on your age, gender and health history are intended to prevent or reduce the severity of illnesses or other health problems.

Financial Incentives

Beyond keeping your mind and body healthy, preventive care can often help keep your personal finances healthy too. Preventive care is designed to keep you

from surprise medical costs down the road. Not only that, but when you see an in-network physician for routine care, you'll pay nothing out of pocket and some preventive care can even put money BACK in your pocket. With the WellnessWorks program, you can be rewarded for various preventive screenings and other health-focused activities and behaviors.

Where Do I Start?

If you're not sure where to begin, you should schedule an annual exam with your doctor. You can also get a preventive care to-do list customized for your age and gender by visiting www.uhc.com/health-and-wellness. Click through to the section on preventive care and there, you'll be able to generate a care checklist for yourself or a family member with information that can help you talk to your doctor about what's best for you.

Learn more about the screenings and programs eligible for incentives through the WellnessWorks program by speaking with your Y's HR team or visit your Y's page on YBenefits.org and click "Already Enrolled in Medical" for program rules.



CHOOSING A PRIMARY CARE PHYSICIAN HOW TO FIND A PROVIDER THAT FITS THE BILL

Because they know you and typically have easier access to your medical records, your primary care provider (PCP) can often be your best resource for care. Whether you're getting an annual exam, finding out what screenings are recommended for you, or trying to determine your best course of action for treatment, your PCP can refer to your health history to help you make informed decisions about your care. But not everyone has a doctor that they've been seeing for years and that knows them well. If you're in need of a new doctor, it can be hard to know where to start your search. Luckily, as a member of a YMCA Employee Benefits health plan, your coverage includes access to a complete library of resources, including an easy-to-use provider search tool that's available to use whenever you need it.

Searching Made Simple

Your online dashboard on myuhc.com or through the UnitedHealthcare mobile app makes it easy to find the in-network



provider that's right for you. With the provider search tool online, or on the app, you can easily search for doctors using a number of different filters such as: location, gender, languages spoken, specialty, hospital affiliation, and rating (from verified patient reviews). After narrowing your results by filters that fit your needs, you can easily determine whether the provider is accepting new patients, estimate what an average visit might cost, and see how they compare to other doctors in the UHC network by taking a look for the Premium Provider designation.

A Provider with Heart

The Premium Provider rating is given by UnitedHealthcare after extensive reviews of providers' quality and cost-efficiency. All doctors within the UHC network must meet standard credentialing requirements, but the Premium Program offers an extra level of review to help provide patients with additional information calculated through the use of evidence-based medicine, national industry guidelines, local benchmarks, and claims data.

There are four ratings provided for the Premium Program, indicated by blue hearts on the provider search results page.

PREMIUM DESIGNATIONS*

-  Premium Care Physician
-  Quality Care Physician
-  Quality Not Evaluated
-  Does Not Meet Quality

*If a doctor does not have a designation, it does not mean they provide a lower standard of care. It's possible there was not a sufficient amount of data available to evaluate.

Source: UnitedHealthcare

KEEPING YOU HEALTHY & INFORMED AN UPDATE ON COVID-19 VACCINATIONS

As of April 19, all U.S. adults are eligible to receive the COVID vaccine. The initial roll out of the three authorized vaccines started out slower than expected and focused mostly on groups who were most at-risk such as frontline essential workers and older Americans. However, opening eligibility up to all adults means that anyone over the age of 16 will now be eligible to sign up to get the vaccine. As more doses continue to be made available, providers are opening up more and more appointments.

So how do you sign up for a vaccine? How do you know if you should get one? We've provided answers to some of the most frequently asked questions below.

Should I get the vaccine and how can I know it's safe?

The short answer is yes, the COVID-19 vaccines are an important part of the strategy to slow the pandemic. The U.S. Vaccine Safety System has validated the safety of all three* of the COVID-19 vaccines authorized by the FDA. These vaccines are as safe as possible and were developed to help protect people from COVID-19. Getting the vaccine not only lowers your chances of getting COVID-19, it also helps protect our healthcare system (and those working within it) so they can provide the care we need, when we need it.

Will the vaccine protect me from the disease? For how long?

The FDA-authorized vaccines were developed to help protect people from COVID-19. They can take several weeks to provide protection. However, the duration of how long that protection will last is not yet known. Even if you've already had COVID-19, regardless of how mild or severe, experts know that immunity subsides after infection, so getting the vaccine is still strongly recommended to help boost that immunity. However, since we don't know how long immunity will last or whether vaccinated people will still be able to spread the virus, it is important to continue to follow public health safety guidelines to help protect yourself and others. Continue to wear a face mask, practice physical distancing, and wash hands regularly.

Will I have side effects from the vaccine?

You cannot get the COVID-19 virus from the vaccine itself. This is because the vaccines do not contain the live virus. They are designed to teach the body to make antibodies that find and fight the COVID-19 virus. However, side effects from vaccinations can be normal signs that your body is learning how to protect itself. According to the CDC, some people have reported side effects related to the COVID-19 vaccine, with the most typical being a sore arm at and around the injection site. Other side effects may include mild to moderate flu-like symptoms but you should return to feeling well after a few days. You can learn more about possible side effects and how to reduce any potential discomfort on the CDC's website. It is important to report unexpected post-vaccination side effects to your health care provider, as well as the Vaccine Adverse Event Reporting System (VAERS) at vaers.hhs.gov.

Where can I get a COVID vaccine?

The FDA-authorized COVID vaccines are available at participating retail pharmacies, doctors' offices, hospitals, and federally qualified health centers. Local availability may vary by time and day. We encourage you to look to local news, health departments, pharmacies, and health care providers for information in your area. Search for a vaccine in your area with UHC's Vaccine Locator tool by visiting www.UHC.com/covid and then clicking "Find COVID-19 vaccines."

How much will it cost?

You will have \$0 cost-share (copayments, deductibles, coinsurance) on FDA-authorized COVID-19 vaccines through the national public health emergency period which was recently extended through at least July 19, 2021. In fact you should not receive a bill for administering the vaccine at all.

***Please Note:** At the time of publication, the CDC and FDA had just announced a pause in the authorization of the Johnson & Johnson (Janssen) vaccine while it reviews side effects reported in six individuals related to blood clotting. The Pfizer and Moderna vaccines are not impacted and the US reports it has enough supply of those vaccines to make up for the pause of the J&J vaccine.

FOR YOUR INFORMATION: DIGITAL VACCINATION RECORDS

If you provide your insurance information when vaccinated, a digital record of your COVID-19 vaccination will be available on your myuhc.com account and within the UnitedHealthcare mobile app.

This however, is not intended to replace your official CDC vaccination card. Continue to keep that card in a safe place so you can reference it if needed.

www.myuhc.com



To learn more about COVID-19 coverage, testing, or vaccines, visit www.UHC.com/covid

Source: UnitedHealthcare