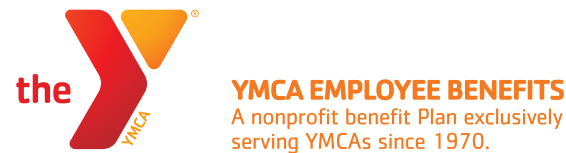




YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
serving YMCAs since 1970.



THOUSANDS OF HEALTH CARE TERMS... ONE PLACE TO MAKE UNDERSTANDING THEM JUST PLAIN CLEAR

Being able to obtain and understand basic health information and services is a vital aspect of being able to make appropriate health decisions for yourself and your family members. This ability is outlined in the Patient Protection and Affordable Care Act (ACA) and defined as health literacy.

The Just Plain Clear® Glossary helps plan members understand the ever-expanding language of the health care and insurance industry. The online guide contains thousands of entries and makes them easy to understand. The guide is also available in English, Spanish, and Portuguese, which makes it the only tri-lingual health insurance glossary used throughout the world.

TEST YOUR KNOWLEDGE

Do you know these common insurance industry terms?
See if you can match these buzzwords with their Just Plain Clear definition.

1. Out of Pocket Cost 2. Coinsurance 3. Network
4. Deductible 5. Premium 6. Copayment

- | | |
|---|---|
| A. A group of providers UnitedHealthcare has contracted with for services | D. The amount you'll be responsible for on top of what comes out of your paycheck |
| B. A fixed amount you pay for covered services | E. Your share of a covered health service |
| C. The amount that comes out of your paycheck to pay for coverage | F. The amount you may owe before your insurance begins to pay |

Head to <http://www.JustPlainClear.com/> today to jumpstart your way to better health literacy!

ALSO IN THIS ISSUE:

- ▶ Wellness That Works for Everyone
- ▶ Staycation Time
- ▶ Going the Distance on Vision Care
- ▶ Thousands of Health Care Terms...One Glossary

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 again by the Department of Health and Human Services until at least October 17, 2021.

The health care 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.

UNDERSTANDING TRAUMA BEGINNING A PATH TOWARDS HEALING

Natural disasters, political instability, police shootings, social injustice, and a global health pandemic...there's a lot happening in our world right now and each on it's own can lead to trauma. Whether you've been directly affected by a stressful event or witnessed a loved one being affected, trauma can often make you feel helpless without knowing where to turn. Events and situations that cause trauma are unfortunately never going to go away entirely, but having a better understanding of what trauma is, how it affects yourself and others, and finding information about how to lessen it's effect on your life may help you find a path forward towards healing.

What is Trauma?

Simply put, trauma is a natural reaction to a stressful event. Causes can range from specific events that happened to just you or your family, stressful situations that your community has experienced together, or large-scale situations like a global pandemic.

What are the Symptoms?

It's important to remember that when it comes to reactions to trauma, one size does not fit all. Symptoms caused by or related to traumatic events can vary depending on the situation, person, time, and more. Some people may experience an immediate reaction to a stressful event, while others not until later, and some will continue to deal with the experience for a long time after. Symptoms can present differently for everyone, but can include feelings of fear, grief and depression, nausea, dizziness, changes in appetite, sleep, and other routine behaviors, or withdrawal from everyday activities.

Tips for Managing

If you are experiencing symptoms of trauma in any way, it's important to know that your feelings are valid. Regardless of whether you directly experienced the event, you may still exhibit a strong response that you don't have control over. It's okay to have these feelings and it's important to remind yourself that there are things you can do to care for yourself during this time. The tips below, from your Employee Assistance Program (EAP) can be helpful to remember if you're experiencing or dealing with the aftermath of a traumatic event.

Don't isolate yourself. Isolation is not a healthy way to cope and can prolong your stress.

Take care of yourself—physically and emotionally. Be sure to get plenty of quality sleep, incorporate exercise into your day when possible, and explore activities that can help calm your mind like meditation, art, or music.

Stay informed—within reason. Avoid being tied to the news and make sure that news you do follow is from a trustworthy source.

Seek help if needed. If symptoms persist, consider using your EAP benefit to find advice, counseling, or therapy resources. As a member of a YEB medical plan, you have access to licensed professionals who can help you with coping strategies and get connected with more resources that fit your needs. You can even work with a therapist virtually from home.

To learn more or connect with a specialist, call 800.980.6921 or visit LiveAndWorkWell.com (sign in or use company access code: 9622) to search for a provider that meets your needs.

WELLNESS THAT WORKS FOR EVERYONE

A PROGRAM DESIGNED TO HELP YOU AND YOUR Y

As a member of a YMCA Employee Benefits' medical plan, you may be familiar with the annual push from your YMCA to take the Rally Health Survey. The survey, which resets every year on August 1, is a great way to get an overall picture of your health and take stock of what small adjustments you can make to improve your wellness. But the benefits don't stop there. Simply by taking the survey each year, you can help your YMCA earn a credit of up to 3% of the premium it pays towards the cost of your coverage. The survey is also the first step in opening up an array of other opportunities for you to earn up to \$300 in gift card rewards. See the chart to the right for a complete list of incented activities and visit www.YBenefits.org to learn more about these programs.

New Incentives

For the 2021-22 incentive year, we are proud to announce two new incentives to help you earn rewards, including online quizzes through Rally that focus on mental health awareness, as well as a reward for being fully vaccinated against COVID-19. These rewards join the ranks of other programs, screenings, and activities that are designed to help you live your healthiest life. Make sure you've set up your account on myuhc.com and have logged into Rally to ensure that you're ready for the new incentive year.

Mission Accomplished

Even after you earn your \$300, you can continue to use Rally throughout the year as a helpful guide to keeping you on track with your health and wellness goals. Browse through a full library of missions that you can join to help you make the small changes that are often necessary to see big results. Whether you're looking to practice mindfulness, increase your activity, reduce stress, or just looking for tips to maintain your health when life can get in the way... there's a Rally mission that can help you accomplish your goals, whatever they may be.

REMEMBER: The WellnessWorks program runs every year and resets at the end of July, allowing you to earn up to \$300 in gift card rewards every year that you are enrolled in a YMCA Employee Benefits medical plan.

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>
Attend a Virtual Visit on myuhc.com or the UHC mobile app	\$50
NEW: Take three online quizzes focused on mental health	\$50
NEW: Get vaccinated against COVID-19	\$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.

CASH IN BY CASHING OUT

Along with the program reset on August 1 each year also comes a reset to your earned rewards. Don't lose your gift card credits by leaving any unredeemed balances on your account! You only have a short time after the new incentive year begins each August to redeem any outstanding rewards that you haven't claimed. Make sure to log in to your Rally account TODAY to claim all of your rewards!



STAYCATION TIME:

HOW TO RELAX WHILE TAKING TIME OFF AT HOME

Disconnecting from work and taking time to refresh your mind and body is really important and can actually make you more productive in the long run. When you return rested, you'll often make more effective use of your time. But with COVID-19 and variant rates still high, many people are choosing to skip the vacation and stay home. If you saved your personal time off (PTO) last year, hoping the pandemic risk would have waned by now, you may be feeling a push to use those days before they expire. So... if you don't want to lose your PTO and don't want to venture too far...is it possible to truly relax without leaving home?

Talk with co-workers: Make arrangements with others to tag-team. If they can cover for you while you're out, you can return the favor at a later date.

Set a good example: Especially if you're a manager, the choices you make can affect others. Show that it's not only OK but expected (and healthy) to take time away. Too often others will say, "I'll be on vacation

but you can reach me." Those comments can make others feel guilty for taking time off. Instead, demonstrate the importance and value of vacation.

Adjust your digital tools: Setting an out of office message, turning off your notifications or temporarily deleting any work tools from your personal devices can help you disconnect. If you need to check in periodically, limit yourself to a set amount of time, and stick to your plan!

Plan your return to work: Knowing there are unread emails waiting for you can feel daunting and make relaxing difficult. Block your calendar for a few hours when you return to the office so you can read them and ease back into work without being interrupted.

Plan some fun

Now that you've thought about what you don't want to do (work!), think about what you would like to do on your days off. While it may not be as fun as exploring a new city, visiting a theme park, or hiking through a national park, there are creative ways to bring the fun to your home.

Explore somewhere new: Checking out hiking trails or getting out in nature can provide plenty of great space to explore while keeping you safely distanced socially.

Go camping: There's no rule that says you have to travel far to camp out, try a backyard campout or have one right in your living room!

Learn something new: There are tons of online classes and lessons available if you know where to look. Try a quick search and see if there's an online option for something you've always wanted to learn.

While it might not feel the same as a week spent on the beach, these steps and more tips and tricks from the Employee Assistance Program (EAP) can help you and your family get the most benefit out of time away from work and school.

Use code 9622 to access more tools and resources from your EAP that are designed to help keep your work and life balanced online at liveandworkwell.com

Source: Optum

GOING THE DISTANCE ON VISION CARE

FOUR WAYS TO STRETCH YOUR BENEFITS

Can you name three important facts about your vision benefits? No? Keep reading. The less you know, the more likely it is that you are missing out on unexpected perks. We're talking beyond your annual eye exams and prescription lenses though. Your vision benefit from EyeMed—which is automatically bundled when you enroll in a YMCA Employees Benefits medical plan—offers a mobile app to help you find the nearest doctor and make an appointment, provide educational materials that can shed light on often-overlooked vision issues, and even add savings beyond your basic coverage.

Knowing what your vision benefits include is a great place to start, but knowing where you can stretch those benefits even farther can lead to a better-looking and healthier future for you and your family.

They're Full of Eye Candy

Your benefits package is basically a bag of goodies for your eyes. For the cost of your premium, vision benefits can help

cover services and corrective treatments ranging from annual eye exams to prescription sunglasses by top brands. EyeMed members, on average, save 71% off the retail price of eye exams and glasses at in-network doctors.

It Pays to Network

EyeMed's website and app has tools to help you find in-network doctors who have agreed to offer their services to members at reduced rates. Just like with your medical plan benefits, out-of-network doctors will likely cost more and be covered at a lower rate. Even better, EyeMed's list of participating in-network providers range from traditional ophthalmologist or optometrist practices to major retailers, in-store or online.

Save and Repeat

When scoping out those eye doctors, check ahead for promotions. Pay attention to how products are priced in relation to what is most important to you. Providers can have a wide variety of offers, from high-end luxury brands to good quality frames at great prices,

which can all help you get the most bang for your buck, especially when your benefits are layered on top.

Flexibility Stretches the Dollar

In addition to benefit plans, did you know that you can also use funds from your Health Savings Account (HSA) or Flexible Spending Account (FSA) for eligible vision expenses, such as prescription eyewear and out-of-pocket exam costs? Even supplies like repair kits, contact lens solution, and reading glasses may be eligible under your FSA or HSA. This gives you a tax break on top of the discounts, savings, and benefits you already have access to. Check with your service provider or visit irs.gov for a comprehensive list of eligible expenses under your FSA or HSA.

All in all, it seems pretty clear

To take advantage of all your vision plan has to offer, visit www.eyemedvisioncare.com and www.eyesiteonwellness.com for tools and resources from EyeMed.

Source: Eye Site On Wellness