

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

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR BENEFITS COVERAGE

4th Quarter, 2021

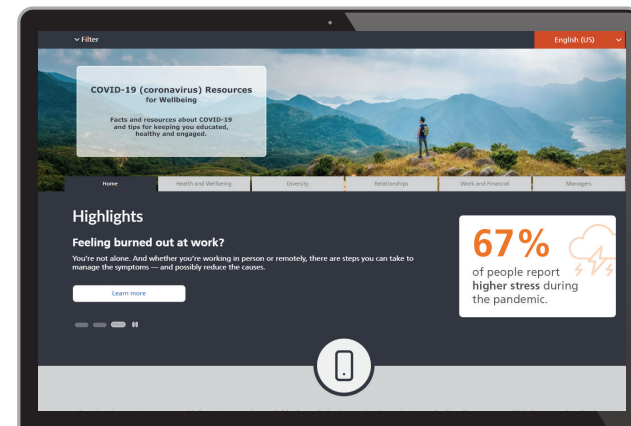


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NEW LIBRARY OF EAP RESOURCES TOOLS FOR HEALTH & WELL-BEING FROM OPTUM

Optum recently created a new website that is loaded with resources and tools around a wide variety of topics, including mental health, diversity, relationships, and issues stemming from the ongoing COVID-19 pandemic. This public-facing site has a robust library of articles, podcasts, guides, and information that can be shared with anyone, not just those covered under the Employee Assistance Program (EAP). Visit www.OptumEAP.com to browse through the topics, or you can filter by specific topics at the top of the page.

For members: As a member of a YMCA Employee Benefits medical plan, you are also enrolled in our EAP benefit through Optum. To learn more or to access member-specific resources, visit www.LiveAndWorkWell.com, which continues to be the primary website for our EAP benefit. You can log in to that site with your HealthSafe ID or log in anonymously using access code 9622. You can also reach out to Optum directly to take advantage of your EAP benefits by calling 800-980-6921.



www.OptumEAP.com, a new portal available to the public is highlighting resources and tools that we all can use to find more balance in our lives.

Source: Optum

ALSO IN THIS ISSUE:

- ▶ Strength in Knowledge and Prevention
- ▶ Staying Healthy, Saving Money
- ▶ Get Started on a Life Free from Diabetes
- ▶ New Library of EAP Resources

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 January 15, 2022.

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.

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

It's important to make sure that we're all doing our part to help stop the spread of COVID-19. The best ways to do that are by continuing to follow masking and social distancing guidelines when you're indoors or with larger groups of people and by making sure that you are fully vaccinated.

According to the CDC, as of mid-October nearly 69% of U.S. adults (≥ 18 years old) are fully vaccinated against COVID-19. As the pandemic continues to affect many communities across the country and as holidays and flu season draw closer, it's more important than ever to protect yourself and your loved ones from unnecessary, severe illness. The CDC defines fully vaccinated as receiving two doses on different days of one of the two-dose mRNA series vaccines (Pfizer, Moderna) or one dose of the single-dose vaccine (Johnson & Johnson). Being fully vaccinated greatly increases your level of protection against the virus, lowering the chances that you'll need to be hospitalized if you do get sick and reducing the risk of you spreading it to others.

The higher number of people who get fully vaccinated increases the chances of communities reaching herd immunity, a term used by the Centers for Disease Control and

Prevention (CDC) to describe when enough people become immune to an infectious disease either by vaccination or from previous illness. Reaching herd immunity can help slow the spread, reduce the number of variants, and sometimes make it unlikely that a disease will spread at all.

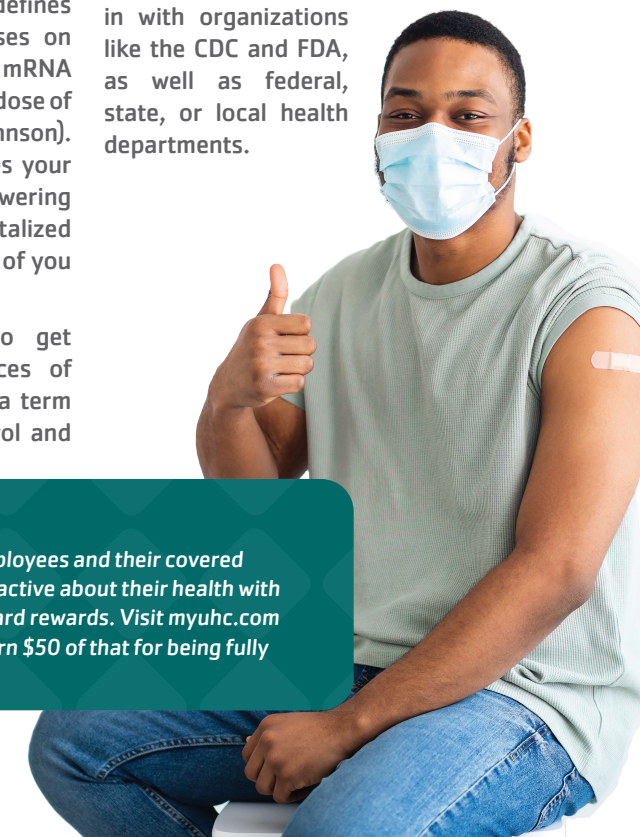
Booster Shots

CDC studies show that protection against COVID-19 and variants may decrease over time after receiving your vaccination and that a booster shot may be recommended for certain populations. To make sure that you have the most updated information, be sure you check in with organizations like the CDC and FDA, as well as federal, state, or local health departments.

Protect Yourself, Earn Rewards

The WellnessWorks program rewards employees and their covered spouses/domestic partners for being proactive about their health with opportunities to earn up to \$300 in gift card rewards. Visit myuhc.com and log into Rally to learn how you can earn \$50 of that for being fully vaccinated against COVID-19.

Source: UnitedHealthcare, CDC



STRENGTH IN KNOWLEDGE AND PREVENTION

INCREASING UNDERSTANDING & AWARENESS OF BREAST CANCER

Did you know our bodies are constantly growing and replacing cells? The cell growth cycle works on autopilot to produce healthy cells, but sometimes certain genes can mutate during that process. If that happens, cells may grow out of control and form a tumor, which can either be noncancerous (benign) or cancerous. Cancerous tumors can grow in any part of the body, but breast cancer is when a cancerous tumor grows specifically within a person's breast tissue.

Statistics from the National Breast Cancer Foundation suggest that even though 1 in 8 women will be diagnosed with breast cancer, the rates of diagnosis and death continue to decrease. Like many illnesses, the best course of action you have to protect yourself is preventive care. Better screening, early detection, and increased awareness have all played a part in bringing down those numbers. The more knowledge you have the better your chances in catching signs early and having time to make informed choices about your health.

Screening & Diagnosis

The key to early detection and diagnosis is knowing which tests and screenings are available, and which one may be best for you. You can think of these care options in two ways:

- Preventive: getting exams even if you haven't noticed any signs or symptoms
- Diagnostic: seeking medical care when a sign or symptom appears.

Mammograms are often the most common first step in both preventive and diagnostic care for breast cancer as they provide an x-ray of the breast tissue that can help doctors check for any unusual looking lumps or tissue. They can help find early signs of cancer that you or your doctor may not be able to find with a physical exam.

The Benefit of Yearly Exams

As mentioned, mammograms are one of the most successful early detection tools when it comes to breast cancer diagnoses. And when it is submitted as preventive care, your yearly mammogram is covered in-network at 100%. You can also earn rewards for this and other select preventive screenings through the WellnessWorks program. Visit [myUHC.com](https://myuhc.com) and log in to Rally to learn how.

5 Questions to Ask Before Your Exam

When do I need a mammogram?

If you have a higher risk of developing breast cancer it may be better to start earlier, but the American Cancer Society's guidelines recommend that women between the ages of 45 and 54 get yearly mammograms. Once you turn 55, if you've had a clean bill of health, your doctor may determine that you can switch to biennial screenings.

Are they safe?

It's important to weigh the pros and cons that are most important to you, however mammograms involve only a small amount of radiation exposure, even less than an x-ray. So in most cases the benefits of regular screenings outweigh the risks.

Are mammograms accurate?

The CDC acknowledges that while mammograms are the best type of tool we currently have available, they are not perfect. It's good to know what limitations exist to make sure you're well-informed about your care. The most important thing is to keep communicating with your doctor. Remember, this is your health and your body so it's important to ask all of the questions you need to ensure you are comfortable.

Will it be painful?

Most report that there is a minor amount of discomfort during the screening, but it doesn't last long. If you're in pain, speak with the technician who can help to make it more comfortable for you.

What kind do I need?

There are three types of mammograms available: standard screenings, diagnostic exams, and three-dimensional scans. You should discuss with your doctor which kind of mammogram is right for you as there may be certain recommendations based on your previous health history, the density of your breast tissue, or whether or not you've experienced possible symptoms or signs.



Source: UnitedHealthcare

STAYING HEALTHY, SAVING MONEY

AVOID THE ER WITH VIRTUAL CARE OPTIONS DURING FLU SEASON

As we all continue learning what living in a worldwide pandemic looks and feels like, and as another flu season is right around the corner, it's important to remember what options you have for care so that you can protect yourself and your family while also protecting your wallet.

Getting Your Shot

It is recommended that everyone, even healthy people, aged 6 months and older get a yearly flu shot. Getting your shot helps reduce the risk of serious illness and a need for hospitalization if you do get sick. This is even more important while we continue to fight the pandemic because there are ongoing concerns about hospital capacity as COVID-19 continues to spread. The best way to protect yourself is to make sure that you are fully vaccinated against both COVID and the flu.

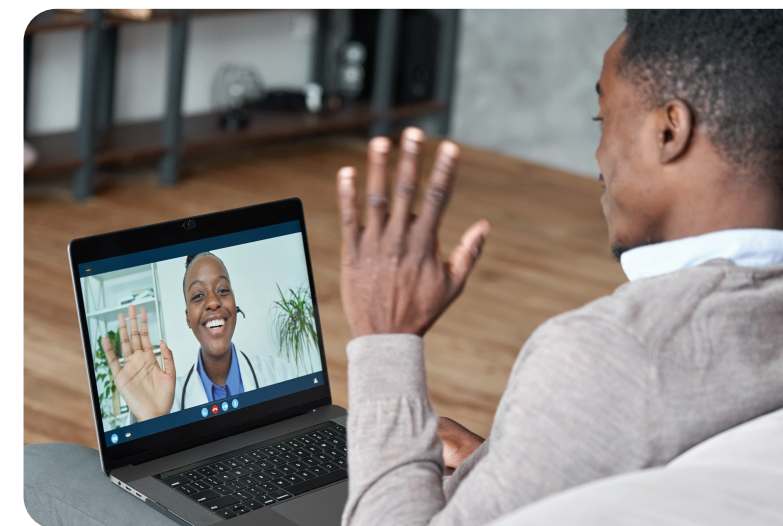
Avoiding the ER

When symptoms of the flu seem to crop up without much warning, the first thing on

your mind might be getting treated as quickly as possible to reduce the amount of time that you're feeling unwell. This can often lead to people heading to the ER for non-emergencies. While it is necessary for major injury or illness, the Emergency Room can often be the most expensive option for care. Visiting the ER can also expose you to a number of germs that could potentially get you even sicker when your immune system is already compromised by the flu.

Going Virtual

An estimated 25% of ER visits could actually be treated with a Virtual Visit, reducing your time and money spent getting seen by a physician, without reducing the quality of care that you receive. Virtual Visits with a physician are available 24/7, whenever and wherever you



need them. For \$50 or less per visit, you'll be able to video chat with a doctor to discuss your symptoms and get prescription medication if needed. Virtual Visits are available online through myuhc.com or on-the-go through the UnitedHealthcare mobile app.

Source: UnitedHealthcare (1) (2)

GET STARTED ON A LIFE FREE FROM DIABETES

NOVEMBER IS DIABETES AWARENESS MONTH

For many of us, November kicks off the unofficial start to the holiday season. And while this time of reflection and thankfulness is often celebrated with the foods and the people we love, it can also serve as a challenge for those with diabetes.

For the more than 34 million Americans living with diabetes, 2021 has been an especially difficult year. In addition to the continued uncertainty we have all faced, those with diabetes have been disproportionately impacted by the severity of the pandemic. Of those who have died from COVID-19, 40% were living with diabetes.¹

Pause for Diabetes Awareness Month

Whether you are living with diabetes yourself or know somebody who is, pausing for Diabetes Awareness Month means taking a moment this November to consider small changes you can make to help others feel less isolated and to help prevent the progression of the disease with healthy choices. For example:

- If you're hosting a gathering, consider serving clearly marked low-carb, sugar-free options
- Challenge yourself and loved ones to be active for 30 minutes each day
- Understand and share information about your diabetes benefits with co-workers or family members

¹ Dennis Thompson, HealthDay News. (2021). Study: Two in five people in U.S. who died of COVID-19 had diabetes.

NEW! Reverse Diabetes with Virta Starting January 1

Virta is a provider-led, research-backed treatment that reverses type-2 diabetes, meaning that patients can lower their blood sugar and A1c, all while reducing diabetes medications and losing weight.

With Virta's personalized treatment plan, each patient gets medical supervision from a physician-led care team, a one-on-one health coach, diabetes testing supplies, educational tools like videos and recipes, and a private online support community. With an easy-to-use mobile and desktop app, Virta can be done from anywhere.

The Virta treatment program will be available to employees and eligible dependents enrolled in a YMCA Employee Benefits' medical plan starting January 1, 2022. Those who apply before January 1 will be added to a waitlist.

? To learn more about the program, you can visit www.virtahealth.com/join/ymca

Source: Virta