

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



## SPECIALIZING IN MEDICAL CERTAINTY 2ND.MD NOW AVAILABLE TO ALL MEDICAL PLAN MEMBERS

Now available to all enrolled in a medical plan from YMCA Employee Benefits, 2nd.MD offers a service that can provide additional comfort when it comes to making big medical decisions for yourself or your family members.

After signing up, plan members have the ability to connect with board-certified, leading doctors across the country for an expert second opinion for no additional cost.

Get a consultation from an industry leader from one of numerous sub-specialties and conditions ranging from cancer, heart disease, digestive problems, immunological disorders, women's health, musculoskeletal conditions and more. Once you've requested a consult you'll be able to speak with a nurse who will collect necessary information and then connect you with an appropriate specialist for a consultation. After your consultation you'll receive a written summary that you can use to make decisions about your diagnosis and/or treatment plan.

Learn more by calling 1.866.269.3534  
or visiting [www.2nd.MD/ymca](http://www.2nd.MD/ymca)



### ALSO IN THIS ISSUE:

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- ▶ A Life Free From Diabetes with Virta
- ▶ Being Heart Smart Gives You a Head Start
- ▶ 2nd.MD: Specializing in Medical Certainty

### TRUSTED COVID RESOURCES

Centers for Disease Control (CDC)

[www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)

World Health Organization (WHO)

[www.who.int/coronavirus](http://www.who.int/coronavirus)

UnitedHealthcare (UHC)

[www.member.uhc.com/coronavirus](http://www.member.uhc.com/coronavirus)

Employee Assistance Program

[www.liveandworkwell.com/en/public/custom/covid19](http://www.liveandworkwell.com/en/public/custom/covid19)

The Public Health Emergency in place because of the ongoing COVID-19 pandemic remains in effect until otherwise announced by the Department of Health and Human Services (HHS).

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](http://YBenefits.org).

## TALKING ABOUT MENTAL HEALTH TIPS FOR TALKING WITH TEENS & YOUNG ADULTS

Although it may sometimes seem like just another buzzword or trending topic, it's important that we continue to talk about mental health and the effect it can have on all of us. As we draw closer to year three of a global pandemic with an unknown end date, these conversations—especially with the young adults in your life—are even more important. For some families, talking about mental health might be an every day occurrence but for others, it might be a new topic or could feel slightly awkward at first. These conversations will begin to feel more comfortable with time and effort, so if you're wondering how to get started, keep these tips in mind.

**Remember what being a teen is like.** Teens are going through a time of change. They may be getting their first job, learning how to drive, hanging out with friends more, and spending less time with parents. All of this is part of normal development, but while it's all happening, their brain is still developing and the parts that can affect impulse control and decision making are not fully formed. Social media can also have an impact on their lives, making them feel even more aware and anxious about subjective approval from their peers, and often times a barrage of notifications can lead to a fear of missing out.

**Watch for cues.** Teens may try to bring up mental health related topics on their own. They might mention what friends are going through or how they're feeling. It's important to listen and keep lines of communication open so you don't miss these important opportunities.

**Respect differences.** There's a good chance that you and the young adults in your life will have different opinions about political, social, or other topics. While it may be tough, try to remain calm and respect their different views. This can help build a trusting relationship and make them more open to talking with you.

**Learn about mental health.** While many people have experience with depression, anxiety, or other mental health concerns, for some these may be new topics. If you aren't familiar, educate yourself before starting conversations.

**Don't avoid tough topics.** It's important to remember that talking about mental health topics openly does not increase the likelihood that someone will suffer from them.

*If you or someone you know has thoughts of suicide, seek help right away.*

*To talk with a trained counselor, you can call the National Suicide Prevention Lifeline anytime at 800.273.TALK.*

*If you or someone you know is in immediate danger, please call 911.*

If you need more assistance with starting the conversations around mental health with the young adults in your life, Optum has resources available that can be downloaded from [OptumConversation.com](http://OptumConversation.com). You can also access even more resources from your EAP benefit's online library at [LiveAndWorkWell.com](http://LiveAndWorkWell.com), as well as [OptumEAP.com](http://OptumEAP.com), a new portal of tools to make talking about mental health easier.

# KEEPING YOU HEALTHY AND INFORMED

## UNDERSTANDING COVID-19 TESTING OPTIONS

With COVID-19 case numbers on the rise again in a majority of the United States, it's important to know what options are available to you if you believe you've been exposed to the virus. Getting tested after you may have been exposed (or when you are experiencing symptoms) as well as continuing to follow preventative guidelines from health care experts is vital in slowing the spread of coronavirus. When you do find yourself in need of a test, there can be a lot of information about the various types of tests, their effectiveness, availability, and costs. Keep reading for more info that may make getting tested less of a test of your patience.

### Your Coverage, Explained

Through the end of the Public Health Emergency period (PHE), YMCA Employee Benefits medical plan members will not be responsible for any cost share for approved and authorized COVID-19 diagnostic testing or testing-related visits. Additionally, on January 10 information regarding a Presidential directive was released by the Tri-Agencies (the U.S. Departments of Health and Human Services, Labor, and Treasury) that requires health plans to cover or reimburse the costs for over-the-counter (OTC) rapid tests. The directive required health plans to cover or reimburse tests purchased beginning on January 15 and UnitedHealthcare is offering two ways for members to purchase tests:

#### 1) Purchasing from the Optum Store or a Preferred Retailer

Each enrolled member can purchase up to eight OTC COVID-19 tests every 30 days online at the Optum Store, or directly from the pharmacy at any of UHC's "Preferred Retailers" without paying for the cost of the tests up front. To purchase from the Optum Store, members need to navigate to the store through [myuhc.com](https://myuhc.com). The list of UHC's Preferred Retailers currently includes Walmart, Sam's Club, and Rite Aid Pharmacies, as well as Bartell and Kinney Drugs, however additional retailers are expected to continue to be added so log in to [myuhc.com](https://myuhc.com) for an up-to-date list.

#### 2) Requesting reimbursement from UHC

Alternatively, members who purchase FDA-approved COVID-19 tests from

another website or retailer can submit their purchase receipt to UHC (either online or via paper form) for reimbursement of up to \$12/test (or \$24 if tests are sold in a 2-pack). Each enrolled member is eligible for a maximum of eight tests every 30 days.

To keep up to date with the most recent information, members can visit their Y's page on [YBenefits.org](https://YBenefits.org) and access our COVID-19 Plan Design Changes document, which includes a summary of all current plan changes as well as direct links to UnitedHealthcare's frequently asked questions and Preferred Retailers list. You can also contact UHC directly by calling 877.BEN.YMCA.

### Additional Testing Options

In addition to the U.S. government requiring coverage or reimbursement of OTC tests, it has also been announced that all U.S. households can request tests by visiting [COVIDtests.gov](https://COVIDtests.gov). Requests will be fulfilled by the USPS and sent to your home address. It's important to note that orders for these tests are currently limited to a max of 1 order of 4 tests per residential address and will typically take 7 to 12 days to ship. If you need a test sooner, it's recommended that you seek other options.

## So...Which COVID-19 Test is Right for Me?

With schools, workplaces, travel, and other situations often having different requirements for testing, it can be hard to determine which type of COVID-19 test is the most appropriate for your needs. Make sure to stay up-to-date on any rules put in place by businesses or locations you may be visiting and if you need to get tested, be ready.

### Diagnostic Tests

These tests show if you have an active COVID-19 infection. Diagnostic tests include molecular tests, which test for the virus' genetic material, and antigen tests which look for certain proteins present on the virus' surface. It's important to note that both types of diagnostic tests can only detect ACTIVE infections, they cannot show if you were previously infected with COVID-19.

#### More About Molecular Tests

Molecular tests, as stated above, are used to diagnose an active coronavirus infection. They can also sometimes be referred to by other names, including: diagnostic tests, viral tests, nucleic acid amplification tests (NAAT), or RT-PCR tests. Samples for testing are collected most often through a nasal or throat swab and sometimes via a saliva sample. These tests typically provide results within one week, with some as soon as same day and are usually highly accurate—not needing repeat testing for confirmation.

#### More About Antigen Tests

Antigen tests, more commonly referred to as rapid tests, use a nasal or throat swab to collect a sample and can often provide results within one hour or less. According to the FDA, positive results from a rapid antigen test are typically accurate, but negative results may sometimes need to be confirmed with a molecular test. Because there is some chance that an antigen test may provide a false negative, depending on your reason for testing, your provider may recommend that you follow up with a molecular test...especially if you are experiencing any symptoms associated with COVID-19.

### Antibody Tests

Also known as serology tests, antibody tests can detect antibodies to SARS-CoV-2 (the virus that causes COVID-19) in your blood. Antibodies are proteins that your immune system makes in order to fight infection and help your body learn how to protect you in the future. These tests cannot and should not be used to diagnose a current infection and are not recommended to determine if you have immunity, if you need to get vaccinated, or if you need to quarantine after a known COVID-19 exposure.

# A LIFE FREE FROM DIABETES WITH VIRTA

## JOIN THE DIABETES REVERSAL MOVEMENT

As announced in our previous newsletter, as of January 1, YMCA Employee Benefits medical plan members are now able to participate in the growing movement to reverse type-2 diabetes with Virta. Virta is a provider-led, research-backed treatment that can help patients lower their blood sugar and A1c, all while reducing diabetes medications and losing weight. And for eligible plan members, it's available at no additional cost.

### What's Covered on Virta?

With the Virta Health app you can skip the waiting room because the clinic is right there in your pocket. You can get care anywhere, anytime. The app has a library of resources like videos, recipes, tips and more to help you learn, as well as allows you to track data, keep in touch with your care team, and get your personalized daily steps to help you stay on track. In addition to the mobile app, as a participant you will also receive supplies you need to keep on top of your treatment like testing strips,

lancets, and swabs, a blood glucose meter, and a connected scale. All supplies are covered through the program and you'll pay nothing—with it all shipping right to your door.

### How Does It Work?

Virta uses nutritional ketosis to naturally lower blood sugar and turn your body into a fat-burning machine. There is NO surgery, required exercise, or calorie counting on Virta.

### Your Virta Care Team

With Virta's personalized treatment plan, each patient gets medical supervision from a physician-led team to oversee your care, including making real time adjustments to your medications when necessary.

You'll also be introduced to your one-on-one Virta Health Coach who will guide you through changing your diet and instilling other healthy habits that work for you. Your coach will be there to support and encourage you every step of the way, and you can connect with them through the app whenever you need help.

And when you need to know that you're not the only one experiencing the highs, lows, and in-betweens of diabetes treatment, you can connect with other patients just like you through the private community within the app. Share tips, favorite recipes, discuss your experience...all in a moderated and safe place.

To learn about this new type-2 diabetes reversal program and to sign up, you can visit: [www.virtahealth.com/join/ymca](https://www.virtahealth.com/join/ymca)

If you have any additional questions about the Virta program, you can also reach out to [support@virtahealth.com](mailto:support@virtahealth.com).



Source: Virta

# BEING HEART SMART GIVES YOU A HEAD START

## ASK YOURSELF: DO YOU KNOW THE SIGNS OF A HEART ATTACK?

On television and in the movies, it can be pretty easy to spot a character having a heart attack. Their hand will clutch their chest, signifying a sudden, overwhelming onset of intense pain. But is that what always happens? What does a heart attack look like in real life? Do you know the signs to look out for?

Some common symptoms that may be experienced during a heart attack include, but are not limited to cold sweats, fainting, and feeling dizzy or light-headed. Pain in the chest may range in severity and feeling, and discomfort can feel like a crushing pain, a squeezing sensation, or feel akin to fullness. Pain can also radiate from the chest into the arms, jaw, teeth, back, shoulder, neck, and stomach.

Women that suffer from a heart attack may experience chest pain, but often can also feel upper abdominal discomfort, have shortness of breath, bouts of coughing or nausea, vomiting, fatigue, weakness, or what can sometimes be written off as indigestion. Older adults, or those who suffer from diabetes, may also experience less typical symptoms without chest pain.

The most important thing to remember is that if you think you are having a heart attack or witnessing one, call 911 right away. In emergency situations, receiving care even just a few minutes sooner can make an important difference in the situation.



Source: UnitedHealthcare