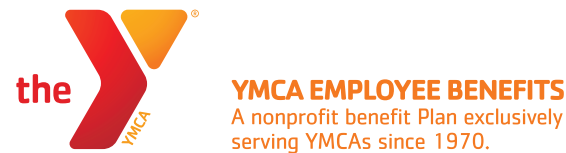




YMCA EMPLOYEE BENEFITS
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FINDING PROVIDERS WITH HEART

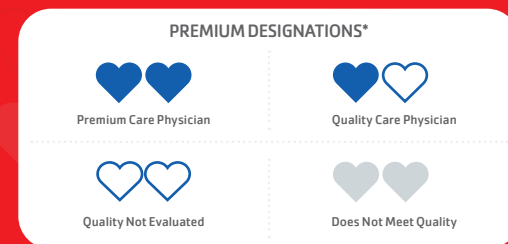
UHC PREMIUM PROGRAM HELPS YOU FIND THE BEST QUALITY PROVIDERS

Finding the right provider for your needs can already be a tough task. And when you are searching through an overwhelming number of options, it can make it even harder. It's important to know what to look for when choosing who will be looking after you, and UnitedHealthcare has tools that can help. Using the Find A Doctor tool on myuhc.com can be a great place to start since you'll be able to browse through hundreds of in-network physicians and specialists for whatever care you need. Above and beyond network affiliation, UHC has developed the UnitedHealth Premium® designation program which can help you find the best provider for your needs.

How is a Premium Provider Different?

Most insurance companies have a network of providers they contract with that allows the company to negotiate reduced rates for its members. Going a step further,

UnitedHealthcare developed the Premium Provider Designation to provide an additional level of review for its network physicians. Providers are evaluated by UHC based on an analysis of health plan claim data. They are then assessed using national standardized measures for quality. Once a provider has



been evaluated and has met the premium quality criteria, they are measured for a cost-efficiency designation. Cost-efficiency is based on factors such as the use and price of diagnostic testing, prescribed medications,

and how procedures and follow-up care compare to other doctors in the same specialty and geographic area. After being evaluated, in-network providers will have their Premium designation visible when you search for providers through UHC's Find A Doctor tool.

Why Pick Premium?

Choosing a premium provider can help provide peace of mind that your physician has consistently met or exceeded the standards of care and cost-efficiency set by the program. However, it is important to note that the premium program is intended as an informational resource and should be combined with other factors when selecting a provider. For more information about the premium designation program, like what locations and specialties are included, you can visit myuhc.com or call the number on the back of your ID card.

ALSO IN THIS ISSUE:

- ▶ Tips to Help You Stay Healthy This Season
- ▶ Boosting Your Immunity
- ▶ The Key to Early Diabetes Detection
- ▶ Finding Providers with Heart

PLAN MEMBER RESOURCES

As a Y employee and a member of a medical plan from YMCA Employee Benefits, you have access to a full library of resources and additional info about the benefits available to you by visiting www.YBenefits.org.

To access your UnitedHealthcare member account, you can log in using your HealthSafelD™ on www.myuhc.com.

As a medical plan member, you are also automatically enrolled in vision benefits from EyeMed and our Employee Assistance Program, provided by Optum. To access information and resources related to those benefits, you can visit www.eyemed.com or www.eyesiteonwellness.com for vision as well as www.liveandworkwell.com for resources from your EAP.

RALLY HEALTH SURVEY

Don't forget to take your Rally Health Survey before February 28. Your participation in the survey helps your YMCA lower the cost of health insurance as part of our WellnessWorks incentive program.

TIPS FOR MANAGING STRESS

7 WAYS TO HELP YOU GUARD YOURSELF AGAINST STRESSORS

From the anticipation of the holidays and the beginning of a new year right around the corner, as well as adjusting to whatever else life throws at you, this time of year can be an especially stressful time for many people. Here are seven ways to guard yourself against and alleviate potential stressors:

Be realistic—and optimistic. You are one person with 24 hours in a day. Avoid putting pressure on yourself to be perfect. Instead, make goals about doing the best you can. Also, look for reasons to be positive. Taking pride in your accomplishments, however small, can go a long way in helping you feel energized and motivated.

Set boundaries. Resist the pressure to make yourself available 24/7. Trying to fit too much into a single day can eventually lead to exhaustion and burn out. Do what you can to organize your time and tasks, focusing on highest priorities first.

Take time for yourself. Make sure to take time for yourself—even if it's just a few minutes at a time. Also, give yourself permission to decline requests for extra shifts or social invites. Giving yourself downtime to recharge can ultimately help you.

Limit distractions. Aim to limit distractions. If feasible, schedule regular times to answer emails in groups, rather than answering them individually as they hit your inbox. If your work requires concentration, block time off

and signal to colleagues not to disturb you by signing off of messaging apps or putting on headphones.

Give yourself a break. Relaxation is the natural counterpart of stress, so do your best to take breaks to help you refresh and recharge. Even short breaks can help improve your mood, performance, and well-being.

Consider trying relaxation techniques like deep breathing, meditation, or yoga. Anything to help slow your breathing and heart rate to bring you back to equilibrium.

Take care of your health. Do your best to make time for regular exercise, getting enough sleep and eating nutritious foods. All of these can help you be more resilient to stress and feel better overall.

Reach out. A solid support system among co-workers and loved ones can help you ultimately be less stressed. In a moment of high stress, just having someone to talk to who will listen can help you calm down or cool off and reset.

Plus, maintaining good friendships generally correlates to good mental health and happiness. Healthy friendships can help keep your spirits up, give you a sense of connection, and improve your self-confidence.

Bonus! Take time to laugh. Laughing is fun, feels good, and offers many health benefits, like boosting your immune system by releasing chemicals in your body that help fight stress.

For more helpful resources to help you combat stress, take advantage of your EAP benefits from YMCA Employee Benefits and Optum by visiting www.liveandworkwell.com (plan members can log in anonymously using access code 9622) or calling 800.980.6921

TIPS TO HELP YOU STAY HEALTHY THIS SEASON

PROTECTING YOURSELF FROM COLDS, THE FLU & COVID, OH MY!

It's an all too familiar scene as we settle into the winter season...waking up with a sore throat or that cough that just won't go away, children battling the sniffles, and that cold making its way through your office. Any of these symptoms are easily chalked up to the common cold and it's not surprising that, as temperatures drop, it's easier to fall a little under the weather. Holiday gatherings and more time spent indoors taking the place of warm weather activities also makes it easy for germs to spread. But what if that fever, that cough, or that sore throat is a symptom of a more serious virus, like COVID-19 or the flu?

Last year, the Centers for Disease Control and Prevention (CDC) did report a decline in flu-related hospitalizations, likely due to increased precautions still be taken during the coronavirus pandemic. But as with many illnesses, flu viruses are constantly evolving and a mild season one year is no reason to be less vigilant in the next. Some experts believe that because of this recent drop in severity, that the 2022-23 season may be more severe because overall immunity against the flu is down. It's important to protect yourself and those around you, and the best way to ensure that you don't miss important events is by getting your annual flu shot along with your updated COVID-19 booster.

Flu season typically peaks from December through February, and with flu symptoms mixed in with the common cold and COVID, there's plenty of crossovers and similarities that can make it hard to differentiate which you might be suffering from. Use the tips to the right to make sure you and your loved ones are fully prepared for this time of year.

Prevention is Key. Get Vaccinated!

The flu vaccine is safe and the CDC recommends everyone 6 months and older get an annual flu shot. It can take about two weeks for your body to develop protection against the flu after getting your vaccine, so getting it early can be beneficial in making sure you're protected all season long. As a member of a YMCA Employee Benefits' medical plan, you can visit www.uhc.com to find a list of flu vaccine providers near you.

COVID-19 vaccines continue to be available for the majority of the population and are another important aspect of protecting your health this and every season. Read up on the new updated bivalent boosters on the next page, and check UnitedHealthcare's COVID-19 resource hub at www.uhc.com/coronavirus to find more information.

Know Your Risk Level

The flu is of greatest concern to the very young, the very old, or those with co-existing medical conditions. Continue reading for recommendations that certain high-risk communities can take when starting to experience flu symptoms:

Pregnant people should contact their health care provider to report their symptoms.

People who have been diagnosed with diabetes, especially if glucose levels become difficult to control, should contact their care provider at the first sign of symptoms.

Those with weakened immune systems may be at a higher risk for developing complications and should alert their care providers when experiencing symptoms.

Anyone experiencing shortness of breath, particularly people with chronic asthma or heart failure, should go to an emergency room for treatment.

If You're Not Feeling Well...Stay Home

If you think it's possible you are sick, it's best to stay home as much as you can to prevent spreading germs to other people. Most healthy adults may be able to infect others with the flu one day before they start showing symptoms and up to seven days after becoming sick. With COVID-19, it's possible to start spreading the virus a full 48 hours before you start exhibiting symptoms.

Stop The Spread

To help avoid spreading germs, it's important to wash your hands regularly and cover your mouth when you cough and sneeze. Sneezes can put thousands of viral particles into the air that can travel up to twenty-five feet in a matter of seconds. Social distancing and wearing a face mask, especially when you aren't feeling well or are going to be in crowded, indoor places, can also help stop the spread.

Feeling Symptoms? Get checked out

If you think you might be ill, even if you received a vaccine, you should schedule a virtual visit, call your primary care physician, or visit a convenience care clinic. These care providers can assess whether or not you're in need of anti-viral medication.

Knowing the difference between the common cold, the flu, and COVID symptoms can also help you pick the right method of treatment when you're feeling sick. All three can typically present with a cough and sore throat, but a fever, muscle aches, or sneezing are not always common in all three and can help you determine what's causing your symptoms.

If you suspect you may have COVID-19, be sure to stay home and get tested.

BOOSTING YOUR IMMUNITY

BIVALENT COVID BOOSTERS AVAILABLE NOW

The COVID-19 pandemic may no longer be the top news story every day, but that means it's more important than ever not to let your guard down and to take steps to keep yourself and your loved ones protected. Much like the flu, the virus that causes COVID can change over time which means that eventually, the virus can become resistant to the initial vaccines and boosters and you could be less protected from becoming ill. To combat this, the pharmaceutical companies that developed the vaccine have now released bivalent vaccines, which are available as additional booster shots (also referred to as updated boosters), and these provide broader protection against new strains of the virus. These new vaccine versions are called bivalent because they were developed using components from the original virus strain, as well as the omicron variant.

Staying up to date on your COVID vaccinations can help protect you against serious illness, hospitalization, and death

if you contract COVID-19. As the virus evolves and time passes, your immunity from previous infections or boosters can naturally decrease and you may lose some of your protection. You can still use UnitedHealthcare's COVID resource center to find vaccine locations near you. Just visit uhc.com/coronavirus to start your search.

The new, updated boosters are available now and are recommended for those aged 6 years and up (children as young as 5 years may get the updated Pfizer-BioNTech vaccine) who received their last dose at least two months ago. Please note, if you are eligible for an updated vaccine booster, the type you receive does not have to be from the same manufacturer as your previous boosters or your primary series.

To learn more about the most updated COVID-19 information and about the new bivalent vaccines, please visit the Food & Drug Administration's coronavirus resource hub online at: www.fda.gov/emergency-preparedness-and-response/counterterrorism-and-emerging-threats/coronavirus-disease-2019-covid-19

Source: Food & Drug Administration (FDA), UnitedHealthcare

THE KEY TO EARLY DIABETES DETECTION

IMPORTANT INSIGHT IN YOUR EYES

Diabetes is a chronic health condition that affects how your body turns food into energy. When you eat, your body breaks food down into sugar and then releases it into your bloodstream. It then needs to release insulin, which allows your body's cells to use that sugar for energy. With diabetes, your body isn't able to make enough insulin, or can't use it as well as it should, which can over time, lead to many serious health problems such as heart disease, vision problems, and kidney disease. Untreated diabetes can damage the smallest blood vessels in your body, which can be found in your eyes, kidneys, fingers, and toes. This is why these areas are often affected by diabetes complications.

Seeing The Signs

For this same reason, it's your eyes that can provide important insight into your health. Eye doctors have the ability to look in the back of the eye, which allows them to see some of these small blood vessels

and observe some of the earliest changes that occur within the body relative to diabetes. If your doctor notices changes in your eyes, it's a good indication that there are also changes occurring elsewhere in your body that might not be as easily detectable at earlier stages.

Eye Exams

Diabetes, even early on, puts you at a greater risk for complications that can have a lasting impact on your eyes and vision, which just means it's all that more important to make an annual eye exam a part of your healthcare routine. Routine care and early detection can help reduce your risk of the following vision-related diseases:

Glaucoma: Glaucoma occurs when increased fluid pressure in the eyes damages the nerve fibers in the optic nerve and can lead to irreversible vision loss. However, progression of the disease can be slowed by early detection and treatment.

Cataracts: A cataract clouds the eye's lens, which then blocks the passage of light. This

condition is typically associated with aging, but people over the age of 65 who also suffer from diabetes are twice as likely to develop cataracts than non-diabetics of the same age.

Diabetic Retinopathy: The leading cause of blindness among adults, retinopathy is the most common eye complication in diabetic patients. Because initial symptoms are so often unnoticeable, it can often go untreated during the early stages.

Regardless of your health, comprehensive eye exams should be an important part of your care every year. These exams can help detect changes in your vision early on, which enables you to get a prompt referral and the appropriate treatment that can reduce your risk of vision loss. In addition to your annual exam, you should visit your eye care provider if you notice changes to your vision such as blurriness, double vision, or cloudiness, pain or pressure in your eyes, trouble with your peripheral vision, floating or flashing lights, or dark spots.

Source: EyeMed (1) (2), CDC



Feeling under the weather?
Check your symptoms or
schedule a virtual visit by
logging on to www.myuhc.com!

Source: UnitedHealthcare