



YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively serving YMCAs since 1970.

BEFORE YOU ENROLL

GETTING TO KNOW YOUR BENEFITS

Understanding your options

This brochure will give you a high level overview of many of the great benefits that are available to you with one of our medical plans administered by UnitedHealthcare.

What is YMCA Employee Benefits?

Sponsored by YMCA of the USA, YMCA Employee Benefits offers benefit plans exclusively to YMCA employees and their families. Because many YMCAs would otherwise be considered small employers in the insurance marketplace, we offer insurance options that allow Ys to come together as one big group. This helps keep the cost of providing insurance lower for your Y, and allows us to keep rates more affordable for you! Although we operate similar in some ways, we are not an insurance company. Working from the Y-USA office in Chicago, our dedicated team of experts have years of insurance and benefits experience that we put to work to provide the options that Ys need!

Exploring Your Benefits Online

Visit your Y's enrollment microsite for important plan documents and coverage details for each plan that is available to you from YMCA Employee Benefits. To view information specific to the plans offered by your YMCA, go to ybenefits.org and select your state and YMCA name from the drop-down menus. The site is open without a password so that you can log in from home and share with a spouse or other dependents who are eligible for coverage.

Finding Doctors in the Network

Will your current doctor be considered in-network? Even before you're a member, you can browse the network on our pre-member website at whyuhc.com/ymca.

ARE YOU PLANNING TO ENROLL ANY DEPENDENTS?

The first time you enroll a dependent on your medical plan, you'll need to verify they meet eligibility requirements by submitting specific documentation. This is a best practice that helps ensure that only eligible dependents are enrolled.

Shortly after enrolling a dependent, you'll receive a letter in the mail with detailed instructions about what documents need to be submitted for each dependent, along with a verification deadline.

Follow the instructions in that letter to submit the proper documentation. After the deadline, any unverified or ineligible dependents will be removed from coverage.

Ask your YMCA's benefits administrator for more details.



GETTING THE MOST OUT OF YOUR BENEFITS DOLLAR

Saving Money with a National Network

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare (UHC). All of our medical plans allow you to receive care and services from any providers in or out of the network, but you can save money when you use providers in UHC's national network.

- There's coverage if you need to go out of the network. Out-of-network means that a provider does not have a contract with UnitedHealthcare and will likely charge you more, but it's there if you need it.
- You do not have to choose a primary care provider (PCP) or get referrals to see a specialist. While not required, a PCP can be helpful as your central point of contact for managing your health care.
- Preventive care is covered at 100% in-network.

WHAT YOU'LL PAY FOR NETWORK CARE:

Co-payment (co-pay)

If applicable on your plan, you'll pay a fixed amount of money for each covered doctor visit or prescription



Deductible

If applicable on your plan, this is the amount you will need to pay for covered services before your plan begins to pay



Co-insurance

After you've paid your deductible (if applicable), you'll only pay a percentage of each covered service, until you reach your...

Out-of-pocket maximum (OPX)

You'll never pay more than your out-of-pocket limit during the plan year. The out-of-pocket limit includes all of your co-payment, deductible, and co-insurance

Finding a Doctor Who's Right for You

Your care, your choice. You research reviews before you buy a car or hire a contractor to put a new roof on your house. But when it comes to your health care, do you know where to look to find the best doctor? You don't want to just pick the first name you see; you want to know which providers will give you the absolute best care. But how does one compare to the rest?

Unfortunately, not all health care is created equal. But the **UnitedHealth Premium® program** makes it easy for you to find the right provider for you.

To search, register or log on to your account on myuhc.com and click FIND A DOCTOR. Enter your search criteria and then look for Premium symbols next to the doctor's name. That's how you know which doctors have been recognized for meeting national standards for quality, and local market benchmarks for cost efficiency. If you have to have surgery or a major medical procedure, you want the doctor you choose to get it right the first time.

After you're enrolled, you can also call **1-877-BEN-YMCA** to speak with an Advocate from UnitedHealthcare who can help you search for providers.



If you go out of the network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For full **COVERAGE DETAILS**, see your official plan documents on YBenefits.org.

Deciding Where to Go in an Emergency

If it's not urgent, the first place to turn should usually be your primary doctor. But if you need to be seen right away, the Emergency Room isn't your only choice. Considering your options based on the level of urgency can save time and money.

Virtual Visit

For easy, online access to a doctor, Virtual Visits allow you to talk to a doctor right away when your regular doctor isn't available. Connect with a doctor via a smartphone, tablet, or computer and get a prescription without leaving the comfort of your home.

Convenience Care Clinic

Convenience Clinics are excellent options when your need for care isn't urgent, but you aren't able to get to your doctor's office. They offer services for problems such as earaches, infections, or skin conditions like rashes, bug bites, or small cuts that may require stitches.

Urgent Care Facility

Equipped to handle the same non-life threatening ailments as Convenience Care Clinics and more, including sprains/strains, infections, minor burns, lacerations, and x-rays.

Emergency Room

Designed for medical emergencies, the ER is your best option for major medical needs, including heavy bleeding, large open wounds, a sudden change in vision, chest pain, sudden weakness, major burns, spinal injuries, severe head injuries, difficulty breathing, or major broken bones.



RESOURCES FOR PERSONALIZING YOUR HEALTH CARE EXPERIENCE

A library of resources at your finger tips

After you enroll, you'll have access to a customized dashboard covering all of your medical and prescription plan information on myuhc.com. You can log on to access resources for every step of your healthcare journey.

Estimating your costs

You can quickly and easily estimate your health care costs for office visits, specialists, procedures, or lab tests. The tool will show you estimated costs for a treatment or procedure based on the plan that you're enrolled in. You'll also see how that cost is impacted by your deductible (if applicable), co-insurance, and out-of-pocket maximum.

Understanding your claims

Check in on your claims at any time on myuhc.com. You can track how much of your deductible and out-of-pocket maximum have been met, submit claims, or pay any balances in full or in part for services and care you've received.

Reviewing your coverage and benefits

Review all of the details of your health coverage right from myuhc.com! You can look at overviews of all of your coverage or take more in-depth looks at your medical, pharmacy, or mental health benefits to review what exactly is covered by your plan and at what level.

Managing your prescriptions

Embedded within myuhc.com, you'll have access to drug pricing information, a pharmacy locator tool, and tools to order prescription refills or check order status all online. You can even set up text reminders for order updates, when you take your medications, or when new information is available about your benefits or claims.



All your plan information in one place

- Register on myuhc.com
- Find the price and the care you need
- Know your health care costs
- Manage your care, claims, and prescriptions in one convenient location





Healthy Living Resources

As a member of a YMCA Employee Benefits medical plan, you and your covered dependents will have access to a full suite of programs and resources designed to make taking steps towards living healthier easy for everyone. No matter where you are in your health journey or what your main goal is, there is a program or resource to help you get started, keep going, and reach your goals. Most programs are available at no additional cost to you as a part of your medical plan. Learn more about them by visiting [YBenefits.org](https://www.ybenefits.org).

WellnessWorks Program & Incentives

As YMCA employees, we know the importance of healthy living, and YMCA Employee Benefits is committed to helping you achieve your wellness goals. Our WellnessWorks program is designed to reward YMCAs for creating a culture around employee well-being, and reward YOU for being proactive about your health.

With this program, you can help your YMCA lower the cost of your medical benefits AND put money back in your pocket! The first step after you're enrolled is to register and then log in to your account on myuhc.com and take the Rally health survey.

Available online via your computer, smartphone or tablet, Rally is an interactive way to make getting healthier fun. Armed with your survey results, you'll be able to choose from several online missions or enroll in one-on-one wellness coaching programs that are personalized to your unique health goals. You'll be able to earn up to \$300 in gift card rewards and other perks along the way, and it's all included in your benefits plan for no extra cost to you.

Once you're enrolled, log on to myuhc.com and click the link to RALLY for full incentive details.

Additional Wellness Programs

In addition to earning gift cards through the WellnessWorks program, your health plan includes many programs to help guide members along the path of healthier living.

Maternity Support Program

Offering personalized help for pregnancy and delivery, this program gives expecting moms the personal attention, support, and resources needed to ensure a smooth pregnancy, delivery and a healthy baby.

Wellness Coaching

Whether you want to be more active, eat better, reduce stress, or all of the above, Wellness Coaching helps you achieve your goals by working one-on-one with a personal coach—or by learning on your own with coaching support when you need it. It's all about helping you get (and stay!) healthy.

Real Appeal Weight Loss Program

Designed to introduce small changes over time, Real Appeal helps lead participants to healthier habits and long lasting weight loss results. This program includes helpful tools like weekly online coaching sessions, a success kit with guides, tools, recipes, and an easy to use online site or mobile app to access your coach and resources any time.

...and more!

In addition to these programs and many others, plan members can also get advice and guidance on ways to approach healthy living by calling 1-877-BEN-YMCA and speaking with a health care advocate.

