



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

MAKING SENSE OF INSURANCE

NAVIGATING YOUR INSURANCE BENEFITS & PRIVILEGES WITH THE YMCA

First off, we get it. Understanding the Medicare maze is difficult – even for us.

But, what we do understand, is the value of having you as a member of our Y. Please take a moment to read through, what we hope is an understandable explanation of what's going on with some of the insurance plans.

If this still doesn't make sense, please talk to the Membership Director at your favorite YMCA branch. Together, we can help you to find answers without any disruption to your activities at the Y.

AT YOUR BEST

AARP has a plan called: At Your Best.

- If you have the At Your Best benefit, you are responsible for only paying 50% of the Older Adult rate. Currently, this means that you'd have this fee per month:

Older Adult (age 65 or older):

\$28 per month

- Then, if you visit the Y four times during the month, Optum will send the Y a check for the other 50% of your fee. That's a pretty good deal – you exercise just four days and the Y gets paid for your participation.

UNITED HEALTHCARE

"Renew Active" (formerly offered as "Fitness Advantage or Optum") offered through United Healthcare will renew on January 1, 2019.

- If you have this Renew Active benefit as part of your insurance, there will be no change to your eligibility to use our Y free of charge, as your insurance carrier pays the Y for your benefit.
- We simply and respectfully ask that you come at least once every month, because if you don't then we don't get paid by your insurance company. Getting monthly payment on your participation is vital to keeping this program viable in future years.



UNITED HEALTHCARE

United Healthcare also offers a Fitness Reimbursement Program providing reimbursement for full-pay participating members at the Y. Members of this program can earn a credit of \$20 per month from United Healthcare, by coming to the Y at least 12 times per month.

- In this program, you will be responsible for paying the regular Membership Fee to the Y.
- Then, just like any other member, please swipe your Membership card every time you come to visit. Your visits will be tracked and then you can report your monthly visits back to United Healthcare to get the monthly rebate for making use of the YMCA and a healthy lifestyle.

SILVER&FIT®

Silver&Fit offered through ASHN will renew on January 1, 2019.

- If you have this benefit as part of your insurance plan there will be no change to your eligibility to use our Y free of charge, as your insurance carrier pays the Y for your benefit.
- We simply and respectfully ask that you visit the Y at least once every month, because if you don't, then we don't get paid by your insurance company. Getting monthly payment on your participation is vital to keeping this program viable in future years.

SILVERSNEAKERS®

SilverSneakers offered through Tivity will renew on January 1, 2019.

- If you have this benefit as part of your insurance plan there will be no change to your eligibility to use the Y free of charge, as your insurance carrier pays the Y each time you come to visit.
- The more you come, the more the Y gets paid. So PLEASE do plan to come at least twice every week. We understand that it is not always possible to come to the Y. But if you come a minimum of twice a week or eight times per month, the Y will be able to cover the costs associated with providing this program. Also, know that a minimum of two visits per week is a good starting point for maintaining your fitness and health baselines.
- Thanks for participating as many days per week as you can to keep this program viable for future years.

CHOOSING THE RIGHT PLAN

Active Older Adult Membership Options

PLAN	INSURANCE	AGE REQUIREMENTS	MEMBERSHIP FEE
Active Older Adult	n/a	Individual, 65 years +	\$56 / month
Couple	n/a	Two adults, same residence	\$95 / month
At Your Best	AARP (United Healthcare)	65 years +	Member responsible for 50% of YMCA rate
SilverSneakers	Tivity	65 years +	Carrier pays for Y benefit
Renew Active	United Healthcare	65 years +	Carrier pays for Y benefit
Silver&Fit	ASHN	65 years +	Carrier pays for Y benefit
United Healthcare	Fitness reimbursement	65 years +	See above Y rates