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FOR HEALTHY LIVING  
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# MAKING THE MOST OF MEDICARE

## Medicare Advantage or Supplement Plans & the YMCA of Western North Carolina

*Updated January 21, 2020*

### **Does the Y participate with Medicare Advantage plans?**

The YMCA of Western North Carolina partners to provide wellness benefits for Medicare Advantage plans through plans that include Silver & Fit RenewActive by UnitedHealthcare®, First Carolina Care, and the At Your Best Program through AARP. Each of these options provides a YMCA membership. Some plans require fees and annual enrollment. Contact your insurance broker for details.

### **What are the benefits of YMCA membership through a Medicare Advantage plan?**

Membership through partner Medicare Advantage plans provides full access to all eight YMCA of WNC locations in Buncombe, Henderson, and McDowell counties. Our Healthy Aging programs help older adults stay active, improve health, and maintain community connections. We offer unlimited group exercise and water fitness classes, as well as programs for chronic condition support, falls prevention, cancer survivorship, diabetes prevention and management, and arthritis management. Clubs, group outings, and volunteer opportunities are also available.

### **How do I know if my plan works with the YMCA of WNC?**

Contact your insurer about the wellness benefit for your Medicare Advantage or Supplement plan. We work with plans that include Silver & Fit, RenewActive by UnitedHealthcare®, First Carolina Care, and the At Your Best Program through AARP

### **How do I contact these plans to learn more?**

Silver & Fit [www.silverandfit.com](http://www.silverandfit.com)

Renew Active by UnitedHealthcare [myrenewactive.com](http://myrenewactive.com)

At Your Best by AARP [aarpmedicaresupplement.com/](http://aarpmedicaresupplement.com/)

First Carolina Care <https://www.firstcarolinacare.com/>

### **How do I get set up?**

When you sign on to one of these plans, your insurer will advise you on next steps. Next, bring your proof of eligibility to the membership desk at any YMCA of WNC location. Some plans require fees and annual enrollment. We'll enter your information and issue your YMCA membership card, and you can begin enjoying the Y right away. All new members have access to free wellness coaching sessions, which are a great way to get started.

### **Is there a catch?**

No, just visit one of our facilities and scan your YMCA membership card each time you visit. Your insurance coverage includes unlimited use of our facilities, access to helpful programs, and support from wellness coaches. You'll get the most out of your membership if you visit often. Be sure to scan in each time you visit to maintain your membership through your insurer.

### **Will I be able to use another Y when I travel?**

Medicare Advantage plan members are members of the YMCA of WNC and have access to all eight facilities in Buncombe, Henderson, and McDowell counties. These memberships are not transferrable to or reciprocal with other YMCAs across the country.

If your plan does not offer this benefit and you are interested in having the flexibility of using any Y in the nation, we suggest you consider our Senior or Senior Household membership options.

### **What if my spouse or partner can't participate through a Medicare Advantage plan yet? Can they be my guest?**

Y members are encouraged to bring guests with them. After three visits, we ask guests to establish their own membership. Our Senior membership for adults age 65 and up is reduced to \$49/month, or \$69/month for two individuals age 65 and up in a household.

### **I would like a Y membership, but I'm on a fixed income. What can the Y do for me?**

The YMCA of WNC is committed to helping people reach their full potential through programs that build healthy spirit, mind, and body. We serve people of all ages, backgrounds, abilities, and incomes. **It is our belief that no one should be turned away for their inability to pay.** Through the application-based Y-Access program, we offer sliding-scale fees designed to fit each individual's or family's financial situation. Learn more and apply at [ymcawnc.org](http://ymcawnc.org).

### **Why don't you offer Silver Sneakers or work with other plans?**

Silver Sneakers doesn't offer the same benefits as a YMCA membership or a membership through RenewActive, Silver & Fit, First Carolina Care, or the At Your Best Program through AARP. Members of the YMCA of WNC have full access to several indoor pools, hundreds of group exercise classes, a host of health education and wellness offerings, and much more. In addition, the Silver Sneakers rate structure could jeopardize the YMCA of WNC's tax-exempt status. The YMCA of WNC is committed to increasing access to our facilities for those in need in our community and will continue to work with Medicare partners to expand these benefits when possible.