Director, Health Benefits

Protect your skin



Brian Hellman

arm weather has finally arrived, summer is right around the corner, and it's time to enjoy some outdoor activities. So what is on the agenda for this summer? Maybe a vacation at the beach, working in the yard, picnics at the park with the family, or maybe you'll just sit on the deck and relax in the hot rays. Sounds like a great plan to me; however, it also sounds like a lot of sunshine. Yes, we all love sunshine, but we must remember to protect ourselves and our families, as skin cancer is the most common of all cancers.

According to the American Cancer Society, about 3.5 million cases of basal or squamous cell skin cancers

are diagnosed in this country each year, and melanoma will account for more than 73,000 cases of skin cancer in 2015.

As skin is the largest organ in your body and protects the internal organs from the outside world, we must take preventative measures to protect it. Toxins in the environment can be hard on your skin, air pollution clogs pores, tobacco smoke dries the skin's surface and reduces blood flow, but it's the sun that causes the most damage. UV rays burn the skin, eventually causing wrinkles, spots and the most scary result of skin cancer.

Fortunately, skin cancer can be prevented. The key to reducing the risks of skin cancer is to find it early. The best way to do this is to perform regular skin checks.

- Stand in front of a mirror and use a handheld mirror for hard-to-see areas.
- Learn to recognize the moles, freckles and other marks on your skin so you can spot any changes.
- Do a skin check once a month.
- See your doctor if you have questions or notice any unusual changes.

What else can you do? Make sure to protect yourself by being healthy in the sun. Avoid sunburns by wearing protective clothing or sunscreen, and make sure to reapply sunscreen if you plan on being in the sun for extended periods of time. Finally, as stated above and I must reiterate, see your doctor if you have any questions about a change on your body. You may also want to speak with your physician about your risk factors.

Quit for Life® (High Option Plan)

Quit at your own pace, on your own terms, but get the help you need, when you need it. Our Quit For Life (QFL) program enrollment is cost-free. Direct shipment of nicotine substitutes or medication and access to expertly trained coaches will help you become tobacco-free. For more information, call 866-784-8454 or visit quitnow.net/nalc.

If you choose not to participate in the QFL program, over-thecounter medications (prescription required) will be paid at 100 percent when you purchase the medication at an NALC Preferred network retail pharmacy or use our mail-order program.

CDHP/Value Option Smoking Cessation Program

If you are part of the Consumer Driven or Value Option health plans, you also will find help when you need it. Under these plans, a voluntary tobacco cessation program is available, which includes:

- Unlimited professional 20- to 30-minute telephonic counseling sessions per quit attempt
- Online tools
- Over-the-counter nicotine replacement therapy

As with the High Option Plan, over-the-counter medications for tobacco cessation (prescription required) will be covered at 100 percent when purchased at a Preferred Network retail pharmacy or ordered through our mail-order program. For more information on the program or to join, visit mycigna.com or call 855-246-1873.

"We all love sunshine, but we must remember to protect ourselves and our families."

Have travel plans this summer?

For covered services you receive in hospitals outside the United States and Puerto Rico and performed by physicians outside the United States, send itemized bills to: NALC HBP High Option, 20547 Waverly Court, Ashburn, VA 20149, or for the NALC CDHP/Value Option plans, send to P.O. Box 182223, Chattanooga, TN 37422-7223.

Claims for prescription drugs and supplies purchased outside the United States and Puerto Rico must include receipts that show the patient's name, prescription number, name of drug or supply, prescribing physician's name, date of fill, total charge, metric quantity, days' supply, and name of pharmacy. Complete the short-term prescription claim form, attach the drug receipts, and mail to the NALC Prescription Drug Program at P.O. Box 52192, Phoenix, AZ 85072-2192.

Remember, claims for overseas (foreign) services must include an English translation. Charges must be converted to U.S. dollars using the exchange rate at the time the expenses were incurred.