



July 2016



## Making Informed Decisions

Considering a procedure? Have questions about a diagnosis? Worried about costs? Before you make any big decisions concerning your health, be sure you are as informed as possible. Good ways to be sure you're making a smart decision include:

- **Talking to your doctor.** Providers consider your financial status when recommending care. Let them know the costs are important to you. Discuss a payment plan with your physician. A whopping 61% of adults who asked their doctor for a discount, got one.
- **Understanding your healthcare coverage.** What costs are you responsible for? What is covered under your health insurance plan? Are your doctors in-network? These are all important questions to review to ensure you are using your benefits wisely and making informed decisions.
- **Researching your health issue.** Whether it's a serious procedure or just minor physical therapy, making sure you are fully aware of the type of medical issue you are facing will give you a better sense of what you need to do, to get better.

## Summertime Safety

Summertime is meant to be spent outdoors in the fresh air, but if you don't take precautions in your outdoor activities you could be putting yourself at risk. Be mindful of the following while enjoying time in the great outdoors:

**Sun burn/poisoning:** Be sure to apply sunscreen with an SPF no lower than 30, and apply before, during and after sun exposure. Reapply frequently if you are swimming or sweating a lot.

**Water safety:** Make sure if you are out on the water, whether you're fishing, boating, or swimming, someone is aware of where you are and how long you plan on being out. Also always wear proper safety equipment like a personal flotation device.

**Poison ivy/Poison oak:** Know how to **identify poison oak and ivy**. Be on the lookout for these poisonous plants, and be sure to wear gloves or protective clothing, and wash your clothes after doing yard work and or hiking on a trail if you think you may have come into contact with them.



## Raising Successful Adults

As a parent, you want the best for your kids. But you may find it challenging to communicate with them, especially if they are at an age where they want to be independent, and roll their eyes when mom and dad try to give them advice. As a parent, fostering healthy self-esteem can enable your teen to better handle the various pressures of adolescence. Here is what our experts suggest:

- **Show appreciation for who they are.** Let them know they are loved and are capable individuals—don't restrict your appreciation solely for their "accomplishments."
- **Engage in family activities.** Let your teen take the lead on weekend bike rides, for example. Or have them select a charity walk or fund drive for the family to participate in.
- **Support their hobbies or interests.** Whether it's making dance videos or creating exotic concoctions in the kitchen, exploring their talents helps them build a positive identity.
- **Solicit their opinions in family decisions.** Ask what they think of the new family car you want to buy, for instance.

# It's UV Safety Month



## Ways to protect your skin from the sun

Did you know your skin is the largest organ of the body and its first line of defense? It's important to protect your skin so that it can best protect you! Here's why:

- 50% of Americans who live until the age of 65 will have skin cancer at least once.
- Your risk for skin cancer doubles if you've had more than 5 sunburns. It can take 4-6 hours for symptoms of a sunburn to develop.
- One person dies every hour from melanoma (skin cancer).

You can reduce your risk of melanoma by 50% just by wearing a sunscreen with an SPF (Sun Protection Factor) of 15 or higher on a daily basis. Children younger than 6 months should not use sunscreen; they should avoid the sun completely. If they are outdoors, they should be dressed in clothing that covers their skin as well as a wide-brimmed hat to protect their face.

## How do I choose a sunscreen?

Look for both UVA & UVB broad spectrum protection of 15 or higher. UVA & UVB are invisible wavelengths of light that reach the earth and cause skin damage. Water-resistant sunscreen with an SPF of 30 or higher is recommended if you anticipate a lot of time outdoors and/or will be swimming, sweating or drying yourself off with a towel during that time.

- SPF 15 filters out 93% of incoming UVB rays.
- SPF 30 filters out 97% of incoming UVB rays.
- SPF 50 filters out 98% of incoming UVB rays.

## How much sunscreen should I use?

An ounce, the size of a shot glass or 2 tablespoons, is recommended for each application.

## How often should I use sunscreen?

Apply your sunscreen 30 minutes prior to sun exposure and every 2 hours during exposure. If you are sweating, swimming and/or towel-drying, reapply your sunscreen so that you stay protected!

## How else can I protect my skin?

- Avoid the sun if possible between 10am and 4pm; that's when UV rays are most hazardous.
- Choose a wide-brimmed hat (3" or more) that covers and protects areas like your head, neck, face, and ears.
- Wear clothing made with tightly woven fabrics and that are light, vivid colors.
- Check your ABCD warning signs from head to toe once a month.

A (asymmetry): Do you have a mole that is asymmetrical?

B (border): Do you have a mole with an uneven border?

C (color): Do you have a mole that is more than 1 color?

D (dimension): Do you have a mole larger than the size of a pencil eraser?

E (evolving): Do you have a mole that has changed over time?

- You should see a dermatologist once a year for a skin checkup, or more often if recommended based on your history. Note: Don't wear nail or toe polish to the appointment. Skin cancer can develop under the nails since they are on top of skin, and you'll want these areas to be visible to the doctor.
- Choose 99-100% UV protection sunglasses with large frames that wrap around; this will help protect your eyes and reduce eye strain. The tag on the sunglasses should say if the sunglasses have 99-100% UV protection.
- Avoid tanning beds, period.

## I accidentally got burned. What should I do?

- Get out of the sun as quickly as possible.
- You may experience additional relief if you use a topical moisturizing cream, aloe, or 1% hydrocortisone cream on the affected area.
- Stay hydrated by drinking water.
- Take ibuprofen for the first 48 hours. As an anti-inflammatory, it reduces symptoms and can possibly prevent long-term skin damage.
- Seek medical attention if you have more severe symptoms such as fever, chills or blistering of more than 20% of the body.