

Taking Care of Your Skin Health

Skin cancer is the most common cancer diagnosed in the U.S. It occurs when damage to skin cells triggers changes that lead to rapid growth and cancerous tumors. This is most often caused by UV radiation from the sun or tanning beds. Most skin cancers can be prevented with some simple healthy habits:

- Use a broad spectrum (UVA/UVB) sunscreen with an SPF of 15 or higher every day. Use a water-resistant, broad spectrum (UVA/UVB) sunscreen with an SPF of 30 or higher for outdoor activities. Don't forget to reapply frequently.
- Seek the shade, especially between 10 am and 4 pm.
- Don't use tanning beds or go out to tan. Healthy skin is the prettiest skin. Not only can this prevent skin cancer, but it can also prevent wrinkles, premature aging, and sun damage.
- Cover up with clothing, including a broad-brimmed hat and UV-blocking sunglasses.
- Check for odd-looking spots or moles on your body. Be sure to look for those that have irregular borders or grow quickly.
- See your dermatologist every year for a professional skin exam. A dermatologist is a doctor who specializes in conditions involving the skin.

Know the Warning Signs

A monthly head-to-toe self-exam can help you identify changes in your skin early, when a potential problem can be treated. Common types of skin cancer are highly curable if diagnosed and treated early. During your monthly self-exam, look for:

- A skin growth that increases in size and appears pearly, translucent (partially see-through), tan, brown, black, or multicolored.
- A mole, birthmark, beauty mark, or any brown spot that changes color, texture, size, or thickness.
- A spot or sore that continues to itch, hurt, crust, scab, erode, or bleed.
- An open sore that does not heal within three weeks.

Keeping your skin healthy is an important part of taking care of yourself. Be sure to talk to your doctor about any skin changes you notice.

Learn more at cdc.gov/cancer/skin

Health Matters is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs. This is not a complete description of benefits. Contact the plan for more information. Limitations, cost-sharing, and restrictions may apply. They may change each year. Our network may change at any time. You will receive notice when necessary.

Hydration 101

Water is an essential nutrient that accounts for almost 60% of your body weight. It plays an important role in many of your body's natural functions like regulating your temperature and digestion.

Men should aim to drink 100 fluid ounces, or five 20-ounce bottles of water, a day. Women should aim to drink 70 fluid ounces, or three and a half 20-ounce bottles of water, a day. You should also eat water-rich foods like fruits and vegetables, eggs, and seafood.

Simple hacks like setting a reminder on your phone to drink water, or always keeping a glass or bottle nearby can help you stay hydrated. Be sure to drink more when you're active and when it's hot or humid.

Learn more at cdc.gov/healthywater/drinking/nutrition

Protect Yourself and Your Family From the Flu

Maintaining your overall health is more important now than ever. COVID-19 does not lessen the importance of protecting yourself from seasonal flu.

The influenza vaccine (flu shot) is the best way to prevent this common but serious respiratory infection. Flu viruses evolve fast, so last year's vaccine may not protect you from this year's viruses. Call your doctor to make an appointment to Get the flu shot get your flu vaccine. If the vaccine is the only reason for your office visit, it's free. EmblemHealth members ages 18 and over can get their vaccine at a local pharmacy. All children six months and older should be vaccinated against the flu each year.

Visit emblemhealth.com/flu for more info.

Define This: MOOP

The maximum out-of-pocket or MOOP is the most you have to pay for covered services in a plan year. Usually, after you spend this amount on deductibles, copayments, and coinsurance for care and services, your health plan will pay 100% of the costs of covered benefits.

IMPORTANT EMBLEMHEALTH MEMBER RESOURCES

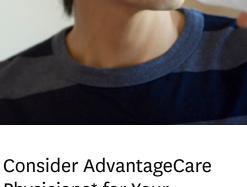
At EmblemHealth, we're committed to supporting you. An important part of that commitment is making sure you're informed about all the resources available to you. This includes:

AdvantageCare

Source: CDC

- Member resources available on our website.
- Your privacy rights.
- Your external appeals (independent, external review) rights.
- Your member rights and responsibilities.
- How to find a doctor or hospital.
- How to get a provider directory.
- How to get information in your preferred language.
- Doctor transitions as your child grows.
- What to do if you reach your benefit limit.
- Our care management services.
- Coordinating your health care.
- Utilization management decisions.
- Our quality improvement program.
- Your pharmacy coverage.
- How new medical technologies may become a covered benefit.

To learn more, visit emblemhealth.com/HealthMatters or call us at the number on the back of your member ID card. You can also request a copy of this information be mailed to you in your preferred language.



Physicians* for Your Primary Care

AdvantageCare Physicians (ACPNY) doctors and providers get to know the whole you. Every doctor at ACPNY is in the EmblemHealth network, so you don't have to worry about out-of-network costs.

Make an appointment at acpny.com or call 646-680-4227.

To see a full listing of doctors and facilities in your network, go to "Find a Doctor" on emblemhealth.com.

*AdvantageCare Physicians is part of the EmblemHealth family of companies.