



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](https://www.cdc.gov/cancer/skin)

Understanding Your Open Enrollment Materials



Each year, Medicare members have an opportunity to review and change their health plan coverage.

This year, the **Annual Election Period** is from Oct. 15 until Dec. 7, 2020. Some documents you may receive are:

- An **Annual Notice of Changes** or ANOC. This document highlights any changes in your plan coverage, service area, or costs and benefits that will go into effect the following January. Review your ANOC to make sure you know your coverage for the upcoming year.
- An Important Notice about other materials you can access on our website at **emblemhealth.com**. These may include an **Evidence of Coverage (EOC)**, **Provider and Pharmacy Directories**, and your **list of covered drugs**, also called a **formulary**.

Your Acupuncture Benefit

Acupuncture is a technique where providers stimulate specific points on the body, most often by inserting thin needles through the skin.



Original Medicare and Medicare Advantage plans, including EmblemHealth, cover up to 20 acupuncture visits for chronic low back pain per year. A maximum of 12 visits is allowed in 90 days. Plan approval is required for additional visits, if member shows improvement.

Members of most plans will be responsible for a \$30 copay per visit. Your copay is the set dollar amount you pay for health services each time you use them. Qualified Medicare Beneficiaries and members with Medicaid are not responsible for these costs. Providers cannot bill members for the balance, and need to coordinate benefits with New York State Medicaid Program.

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. Last year's vaccine may not protect you from this year's viruses. Call your doctor to make an appointment to get your flu vaccine. If the vaccine is the only reason for your visit, it's free. EmblemHealth members ages 18 and over can save time by getting their flu vaccine at a local pharmacy. Visit **emblemhealth.com/flu** for more info.

IMPORTANT EMBLEMHEALTH MEMBER RESOURCES

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

- 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 ID card. You can also request a copy of this information be mailed to you in your preferred language.