

BLUE PRINTS

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Sun Safety: Protect Yourself from Skin Cancer

In warm climates like ours, it's common to spend a great deal of time outdoors. But it's important to remember the damage sun can do to your skin. While short-term exposure may cause sunburns, long-term exposure is responsible for premature aging and wrinkling. And too much sun can put you at risk for skin cancer.



According to the American Cancer Society, more than 60,000 people are diagnosed each year with melanoma, the most serious form of skin cancer. So, it's important to pay attention to how much sun you get and learn basic sun safety.

Sunlight contains three types of ultraviolet (UV) rays — UVA, UVB and UVC — all of which can cause harm or cancer. UVA rays make up the majority of our sun exposure and skin damage.

UVB rays are also dangerous and can cause sunburns and cataracts (clouding of the eye lens) and contribute to melanoma. UVC rays are the most dangerous, but are blocked by the ozone layer of Earth's atmosphere and don't reach us.

Reflected sunlight — light that bounces off water, white sand or even snow — can be the most dangerous type of UV light because of its intensity.

One in five Americans develops skin cancer, but the condition is preventable, according to the American Cancer Society. Take basic precautions to protect yourself from overexposure to the sun:

- Avoid the sun during the middle of the day. The risk for serious damage is greatest from 10 a.m. to 3 p.m. and during summer months.
- Use sunscreen. It's important to use a sunscreen with a sun protection factor (SPF) of at least 15 and apply it 30 minutes before heading outside.
- Wear sunglasses and a hat to protect your skin and eyes.
- Avoid tanning, including tanning beds, many of which use harmful UV light sources.

Sources: www.familydoctor.org
www.kidshealth.org

Keep Your Eyes Safe from Sun Rays

Most people are aware that too much sun exposure can result in sunburns, premature aging, and in some cases, skin cancer. But they may be unaware of the harm ultraviolet (UV) rays can cause to the eyes. Too much UV exposure can cause sunburn to the cornea of the eye and even permanently affect vision.

According to the American Optometric Association (AOA), unprotected exposure to the sun over time can increase the risk of certain types of cataracts and damage the retina. UV damage adds up, so it's important to start protecting your eyes from an early age.

The AOA recommends that teenagers and adults wear sunglasses, even on cloudy days and in winter months, and encourages the following:

- Buy sunglasses that block out 99 to 100 percent of both UVA and UVB radiation.
- Purchase gray-colored lenses that reduce light intensity without altering the color of objects.
- Make sure your sunglass lenses have no imperfections or distortion.

Sources: www.aoa.org
www.medicalnewstoday.com



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www.bcbsla.com

Someone's Doing the 2 Near You!

The **Louisiana 2 Step** program, a free statewide wellness program developed by Blue Cross to fight obesity and promote a healthier lifestyle, now has registered members in all 64 parishes of the state.

Registration is free and is not required to visit the program's website at www.Louisiana2Step.com and get information on the two daily steps to better health: *eat right* and *move more*. But registered members have access to more of the website's fun interactive features, such as weight, calorie and activity trackers and virtual coaches to cheer them on.

You can even click on an interactive state map to see how many 2 Steppers are in your area!

The Louisiana 2 Step – launched in January 2007 – has nearly 10,000 registered members, including members in 32 states outside of Louisiana. The kid-friendly companion program, **2 Step 4 Kids** (www.2Step4Kids.com), offers children ages 5 to 12 information on exercise and healthy eating through age-appropriate games and activities.



Useful Insurance Terms

Benefits — The healthcare services and supplies the insurance company agrees to pay for under the terms of your policy.

Claim — A request by an insured person (or a provider such as a doctor or hospital) for the insurance company to pay for healthcare services.

Coinsurance — Some insurance policies require you to pay a percentage of the healthcare bill. This usually happens after the deductible has been satisfied. With coinsurance, the customer pays a percentage, and the insurance company pays the rest (up to the insurance company's allowable charge for the service).

Copayment — A fixed dollar amount (for example, \$20 or \$30) that a customer pays for a covered service such as a doctor's visit or prescription drug.

Deductible — The amount a customer must pay for covered healthcare services before insurance benefits kick in.

Dependents — The spouse and/or unmarried children (whether natural, adopted or step) of an insured person or other eligible people as listed in your Schedule of Benefits.

These are general descriptions of coverage and coverage terms and are not meant to replace any definitions in your insurance policy or Schedule of Benefits. In case of conflict, the language in your insurance policy or Schedule of Benefits prevails.

Non-Profits to Benefit from Blue Cross Donations

As part of our corporate charitable giving program, Blue Cross awarded more than \$640,000 in grants to non-profit organizations across the state during the first quarter of 2008.

Each year Blue Cross donates to programs that positively affect the health and well-being of Louisianians. The company reviews applications on a quarterly basis and awards grants based on feedback from an internal review committee and the Blue Cross and Blue Shield of Louisiana Board of Directors.

Some of the 54 not-for-profit organizations that received funding in the first quarter include: American Cancer Society, American Red Cross, American Society of Hypertension, Boys & Girls Clubs of Acadiana, Crohn's & Colitis Foundation of America, Dillard University, L.E. Fletcher Technical Community College, Miles Perret Cancer Services, Ochsner Clinic Foundation, Special Olympics Louisiana, St. Vincent de Paul Community Pharmacy and the YWCA Greater Baton Rouge.

Organizations interested in applying for funding are encouraged to visit the Community section of the Blue Cross website at www.bcbsla.com for complete details on eligibility and application procedures.



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