

**Quarterly Newsletter
to Help Explain the
Benefits Provided
through the HCPC**

This newsletter is designed to help you understand your benefits provided through the HCPC—how they work and how to use them. Look for this newsletter during the months of January, April, July, and October.



**BAC Health Care
Purchasing Coalition**

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In This Issue – How to Prevent Skin Cancer; Staying Healthy- Online Wellness Tools and Programs .

HCPC Mission Statement: The BAC Health Care Task Force Committee formed the HCPC so that BAC funds could use their collective strength to negotiate better rates and services with insurance carriers and to stabilize or reduce the rate of increase in health care costs for participants, and their families, without sacrificing coverage. In place since April 1, 2008, the HCPC operates in partnership with your Local Health and Welfare Fund.



How to Prevent Skin Cancer

Skin Cancer is the most common type of cancer. In fact, half of all cancer diagnosed in the U.S. is skin cancer. Most skin cancers respond to treatment, but not all of them. Fortunately, many skin cancers can be prevented. You just have to be sun-savvy.

Staying Healthy

The best time to think about your health is before you have a problem. That's why UnitedHealthcare offers these powerful, easy-to-use online wellness tools and programs through myuhc.com®.

To get started on a path to well-being, log in to myuhc.com and access these resources from the health and wellness tab:

- **Complete your personal health assessment.**

You'll get immediate, confidential results tailored to address your identified health needs, including suggestions for improving areas identified at risk to help you avoid potential health problems in the future.

- **Take action.**

Choose from dozens of personal "Take Action"

Harmful Rays

Experts say most skin cancers come from too much exposure to ultraviolet (UV) radiation. UV rays from the sun or tanning beds harm your skin and cause skin cells to change. Two kinds of UV rays can reach your skin:

- **UVA Rays** are the most common type of sunlight. These rays can enter beyond the first layer of skin and damage tissue. Exposure to UVA rays raise your risk of skin cancer.
- **UVB Rays** are mostly absorbed by earth's ozone layer but some can reach your skin. These rays don't penetrate as deeply as UVA rays but they can still be harmful.

Your risk for skin cancer depends on how much exposure to UV rays you get over the course of your lifetime. Other factors like how fair your complexion is, if you had severe sunburns as a child, and heredity all affect your risk for skin cancer.

Avoiding the burn

Follow these nine tips to reduce your risk of skin cancer:

1. **Put lotion in motion.** Wear sunscreen that blocks UVA and UVB rays whenever you're outside. And make sure it has SPF (sun protection factor) of 15 or higher. The sun can harm skin in as few as 15 minutes. Apply sunscreen on all exposed skin, including your lips and ears. Be sure to use sunscreen on cloudy days, too, because UV rays can go through the clouds.
2. **Apply sunscreen correctly.** Be sure to put on enough sunscreen. The average adult needs about one ounce to cover their body. It works best when it's applied thickly. Apply it 30 minutes before going outside. Reapply sunscreen every two hours and after swimming or sweating.



3. **Environmental awareness.** Be extra careful around water, sand, concrete and snow because the sun's rays can reflect off these surfaces. Note that UV radiation is stronger at higher altitudes.
4. **Timing is everything.** Avoid the sun from 10 a.m. to 4 p.m. This is when the sun is at its highest and its rays are strongest. Seek shade under an umbrella, tent or tree during this time of day.
5. **Know the UV numbers.** Check the UV index reported by your local newspaper or weather person. The UV index measures the amount of UV light reaching the ground on a given day. The UV index depends on the amount of cloud cover, time of day, time of year and elevation. The UV index ranges from 1 to 11. The higher the UV index, the stronger the sun's rays. Be extra careful outside when the

guides or use trackers and tools to start making important lifestyle changes that will improve the quality of your life. We also offer seven different five-week, self-directed health coaching programs to help keep your health and well-being on track. There's no additional cost for members. Choose from these topics:

- Exercise
- Nutrition
- Weight Management
- Stress Management
- Smoking Cessation
- Diabetes Lifestyles
- Heart Healthy Lifestyle

• Update your Personal Health Record.

It's easy to safely and securely track your health information in one place. With your Personal Health Record, you have an easy reference for medical information, completed procedures and lab results. Plus, when you take a health assessment or have lab tests, all of your information you provide will be transferred directly to your record to make keeping track of your health even simpler.

• Get discounts.

Save typically 10 to 50 percent on wellness products and services generally not covered by insurance with

UV index is high.

6. **Cool shades.** Wear sunglasses that block UVA and UVB rays. Choose a pair with wrap around lenses so harmful rays don't sneak in at the sides of your eyes.
7. **Cover up.** Wear protective clothing when you're outside, such as long sleeves, long pants and a wide brim hat. Consider buying special clothes that block even more UV rays. A UPF (ultraviolet protection factor) value will be noted on the clothing's label. The higher the UPF, the more UV rays are blocked. Special laundry detergents are also available that can add UPF to the clothes you already own.
8. **Avoid the tanning booth.** Don't use tanning beds or sunlamps. They emit dangerous UVA, and sometimes UVB, rays. Using tanning beds is linked with an increased risk of melanoma- the most deadly kind of skin cancer.



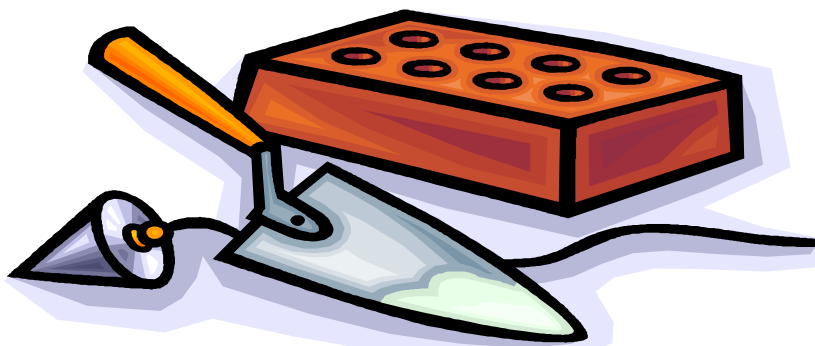
See your doctor as often as suggested for skin cancer checks. In general, the earlier skin cancer is caught, the more likely it is to respond to treatment

Tanned skin is damaged skin

People who tan or have dark skin are not immune to skin cancer. UV rays can damage all skin tones, so you still need to take action to block the sun's rays.

(Matz, UnitedHealthcare, 2011)

Discover more information and resources at myuhc.com. Click Health & Wellness.



Generation Juice

According to a recent report, many young people get more than half of their fruit intake in the form of juice. Whatever your age, choose whole fruit- fresh, canned, frozen or dried- more often for the most nutrition.

(UnitedHealthcare, 2011)

the Health Discount Program. Examples include Jenny Craig, Curves, NordicTrack, SpaFinder, nutrition supplements, laser eye surgery, teeth whitening, fitness club membership and nicotine replacement therapy.

- **Find reliable information.**

We believe in evidence-based medicine- making decisions about health care based on proven facts. See the facts for yourself in our library of up-to-date information about conditions, diseases, health and wellness. When you need to choose a doctor or hospital, access our quality data and make an informed decision.

- **Sign up for your personalized newsletter.**

Get the latest health news and tips, plus individualized content on important topics in our reward winning "Healthy Mind, Healthy Body" newsletter. Just log in to myuhc.com/myhealthnews and enter your Group ID number located on your medical ID card. You may also select health topics that meet your personal health needs and interests.

(UnitedHealthcare, 2011)

**Recent and Upcoming Hospital Additions to
United Healthcare Group Network**

Hospital/System Name	Location	Effective Date
Barix Clinic of Pennsylvania	Langhorne, PA	4/1/2011
Bucks County Specialty Hospital	Bensalem, PA	4/1/2011
Callaway District Hospital	Callaway, NE	4/1/2011
Great River Medical Center	Burlington, IA	4/1/2011
Henry County Health Center	Mount Pleasant, IA	4/1/2011
Leonard J Chabert Medical Center	New Orleans, LA	4/1/2011
Regency Hospital of Hattiesburg, MS	Hattiesburg, MS	4/1/2011
Regency Hospital of Jackson	Jackson, MS	4/1/2011
Select Specialty Hosp- Battle Creek	Battle Creek, MI	4/1/2011
Viera Hospital	Viera, FL	4/15/2011
St. Francis Medical Center	Grand Island, NE	5/1/2011
Mobridge Regional Hospital	Mobridge, SD	5/15/2011
Community Memorial	Menomonie, WI	1/1/2012
Frodoert Hospital	Milwaukie, WI	1/1/2012
St. Joseph Community Hospital/ West Bend	West Bend, WI	1/1/2012

Reminder: You are responsible for verifying their Physician/Provider participation within your United Healthcare plan in order to receive the highest level of benefits in network

