

Health THE ADVOCATE

A good laugh and a long sleep are the best cures in the doctor's book. -Irish Proverb

IMPORTANT REMINDERS

PRESCRIPTION COPAYMENTS ARE CHANGING EFFECTIVE JULY 1, 2016

- The new copayments are as follows:
- GAHP PPO \$5/\$35/\$70
 - GAHP PPO-D2 \$5/\$35/\$70
 - The GAHP Board approved a three-year change to the prescription copayments. These new copayments reflect the third year of the change.

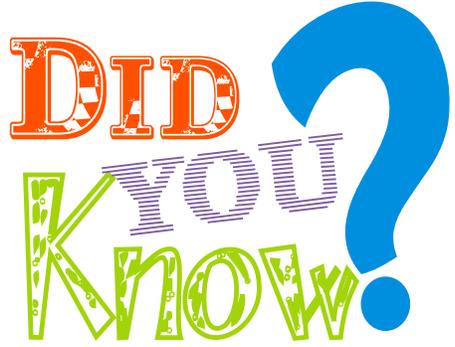
Prescription Mail Order Options:

Members have two choices for mail-order prescription and switching to mail-order is easy. Simply call *Express Scripts* or *Wegmans* and one of their pharmacy experts will make it easy for our members to sign up.

- The exclusive phone numbers for our members to call are:
- *Wegmans*: 1-800-586-6910
 - *Express Scripts*: 1-855-315-5220

Mail-Order Can Save You Money On Your Prescription Copayments

When you order a 90-day supply through mail-order, your copayment is equal to 2 copayments. If it is a Tier 3 medication, that is a \$70 savings, and a \$35 savings for a Tier 2 medication.



- You can get email updates from Excellus on fitness and nutrition advice, recipes, discounts and more. Sign up at ExcellusBCBS.com/Email
- Any time you have an address change your health insurance information needs to be updated in order to keep your information current. Please provide any address change information to the Benefit Clerk at your district.
- Leaving your spouse on your health insurance contract after your divorce date is not appropriate. If you fail to remove your spouse from your contract, you may be required to pay the cost retroactive to your divorce date, or, the total amount paid by your insurance on your former spouse's behalf.
- You can view your member id card online or on-the-go from a smartphone or mobile device. Members can go to ExcellusBCBS.com on your mobile devices and log in to your account, or, create an account (you will need you member ID). Once you are on the "Member Home" screen, click on "ID Card." If you aren't sure if your provider needs your physical card, you can always call your doctor's office and ask how they will accept your card.
- You can Go Paperless!! New in 2016, you can now opt in to receive your Monthly Health Summary electronically instead of by mail. To sign up, simply:
 - ✦ Log in or register for an online account at ExcellusBCBS.com
 - ✦ Select Account Settings, then Paperless Settings.
 - ✦ Choose your paperless preferences.
- A recent study in the Journal of the American Academy of Dermatology revealed that nearly 53 percent of skin cancers in the US occur on the left, or drivers' side of the body.

It's Open Enrollment Time

Now is the time to talk with your Benefit Clerk at your District if you would like to make any changes to your health insurance plan.

Changes need to be made in June and are effective July 1.

ADVANCE CARE PLANNING

What would happen if you experienced a sudden illness that prevented you from making your own medical decisions? How would you ensure that you receive the kind of care that you wanted? Would your family or loved ones know enough about what you value and feel comfortable about making decisions about your care?

Advance Care Planning is a process of planning for future medical care in case you are unable to make your own decisions. It is a continual process and not merely a document or isolated event. Advance Care Planning assists you in preparing for a sudden unexpected illness, from which you expect to recover, as well as the dying process and ultimately death. Advance care planning is a gift to you and your family. It allows you to maintain control over how you are treated and to ensure that you experience the type of care and the type of death that you desire.

Know your choices, share your wishes, maintain control, achieve peace of mind, and assure your wishes are honored. Learn more about Advance Care Planning at CompassionAndSupport.org.

Excellus BlueCross BlueShield has provided us with booklets that will provide you with the necessary tools and information to help assist you with Advance Care Planning. These booklets will be available at your district if you are interested.



ADVANCE CARE PLANNING FAQ:

Do I need to complete both a Health Care Proxy and Living Will?

Completing both documents helps to ensure that you receive the medical care you desire. However, you should continue to have ongoing discussions with your Spokesperson (“Agent”) to assure that person knows your values and wishes and can speak on your behalf regardless of what your circumstances may be.

In addition, it is beneficial to have completed both documents in case you suffer an injury, or acute medical episode, while traveling and are unable to make decisions for yourself. Completing both documents increases the likelihood that at least one of the documents will be legally recognized in another state.

How can I be sure that my New York Health Care Proxy will be honored?

To be legally valid, you must sign and date your Health Care Proxy form in the presence of two adult witnesses. The witnesses must sign a statement in your Health Care Proxy to confirm that you signed the document willingly and free from duress. Your Spokesperson (“Agent”) and Alternate cannot act as witnesses.

How do I make sure that my New York Living Will is going to be honored?

Unlike most states, New York does not have a specific law recognizing living wills but relies upon “clear and convincing evidence” of your wishes. Documenting your wishes in a Living Will helps to show the required level of “clear and convincing evidence.” You should follow the witnessing procedures established in the Health Care Proxy Act and sign your Living Will in the presence of two adult witnesses. Indicate the presence of your Living Will under the Optional Instructions section of the New York Health Care Proxy form.

Can I list more than one Alternate Agent?

Yes, you may list as many as you would like. However, each Alternate must meet the appropriate criteria.

EXPRESS SCRIPTS REPLACED PRIMEMAIL FOR PRESCRIPTION MAIL-ORDER EFFECTIVE January 1, 2016.

You can fill prescriptions with Express Scripts three ways:

- Your doctor can send your prescription electronically or by fax. The fax number is 1-888-327-9791. Your doctor will need your subscriber ID number.
- Members can register at ExpressScripts.com and order through the Express Scripts home delivery pharmacy website.
- Members can call Member Services at 1-855-315-5220 for assistance.

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...Advanced Care Planning continued

Do I need to add personal instructions to my New York Health Care Proxy?

You do not need to add personal instructions to your Health Care Proxy except regarding artificial nutrition and hydration. One of the strongest reasons for naming a Spokesperson (“Agent”) is to have someone who can respond flexibly to changes in your medical situation. Adding personal instructions to the New York Health Care Proxy may unintentionally restrict your Spokesperson’s (“Agent’s”) power to act in your best interest.

Can I add personal instructions to my Living Will?

Yes. Personal instructions may be added to the section titled “Other Directions.” If there are specific treatments you wish to refuse that are not already listed on the document, you may list them here. Also, instructions such as “I want maximum pain medications, even if it hastens my death,” “I do not want to be placed in a nursing home,” or “I want to die at home” can be added to this section. If you have appointed a Spokesperson (“Agent”), it is a good idea to include a statement such as, “Any questions about how to interpret or when to apply my Living Will are to be decided by my Spokesperson, my ‘Agent.’”

What if I change my mind about my New York Health Care Proxy or Living Will?

You may revoke your New York Health Care Proxy or Living Will by notifying your health care provider or Spokesperson (“Agent”) orally or in writing of your revocation, or by any other act that clearly shows your intent to revoke the document. Once informed, your physician must record the revocation in your medical record and notify your Spokesperson (“Agent”) and any medical staff responsible for your care. Additionally, an updated form voids any previous forms.

If I spend extended periods of time in another state, will my New York Advance Care Planning Forms be honored in that state?

Each state has its own laws governing Advance Care Planning and the use of Health Care Proxy forms, Living Wills and DNR Orders. Therefore, it is important that you investigate that state’s laws on Advance Care Planning. You may want to begin by going to the web site of the Department of Health of that particular state or visiting Caring Connections, a website created

by the National Hospice and Palliative Care Organization (NHPCO)

Are there restrictions on who can be my Spokesperson (“Agent”)?

Your Spokesperson (“Agent”) cannot be:

- An operator, administrator or employee of a health care facility in which you are a resident or patient, or to which you have applied for admission, at the time you sign your proxy, unless that person is a relative by blood, marriage or adoption;
- A physician, if that person also acts as your attending physician.

What do I do if I am a resident in a facility licensed or operated by the Office of Mental Health or the Office of Mental Retardation and Developmental Disabilities?

Special witnessing requirements exist for residents of facilities operated or licensed by the Office of Mental Health or the Office of Mental Retardation and Developmental Disabilities. For more information, contact the National Hospice and Palliative Care Organization, a non-profit organization dedicated to ensuring excellent end-of-life care, 800-989-9455.



pre
DIABETES
 NEW
 TOOL
 TARGETS
 PREDIABETES
 VISIT DOIHAVEPREDIABETES.ORG

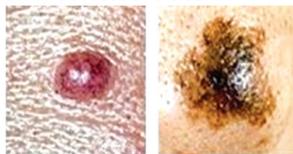
Most people with prediabetes don’t know they have it and aren’t aware of the long-term risks to their health, including Type 2 diabetes, heart attack and stroke. Visit DoIHavePrediabetes.org and take a short online test to learn your risk and get lifestyle tips and links to diabetes prevention programs.



SkinCancer.org

KNOW YOUR ABCDES

ASYMMETRY



(one half of the mole or growth does not match the other half)

BORDER



(edges of the mole or growth are ragged, notched or blurred)

COLOR



(color that is not uniform)

DIAMETER



(diameter greater than 6 mm – about the size of a pencil eraser)

EVOLVING



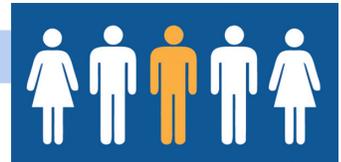
(any change in size, shape, color, elevation or any new symptoms including bleeding, itching, or crusting)

If you notice any of these symptoms, see your health care professional promptly.

THE MINI SKIN CANCER PREVENTION HANDBOOK

Skin cancer is the uncontrolled growth of abnormal skin cells. It occurs when unrepaired DNA damage to skin cells (most often caused by ultraviolet radiation from sunshine or tanning beds) triggers mutations, or genetic defects, that lead the skin cells to multiply rapidly and form malignant tumors.

THE FACTS ABOUT SKIN CANCER



- 1 in 5 Americans will develop skin cancer in the course of a lifetime.
- 1 person dies of melanoma every hour.
- Nearly 50% of Americans who live to age 65 will have skin cancer at least once.
- Your risk for developing melanoma doubles if you have had more than five sunburns.
- Regular daily use of SPF 15 or higher sunscreen reduces risk of melanoma by 50%.
- People who first use a tanning bed before age 35 increase their risk for melanoma by 75%.

SKIN CANCER PREVENTION TIPS



- Seek the shade, especially between 10 AM and 4 PM.
- Do not burn.
- Avoid tanning and UV tanning booths.
- Cover up with clothing, including a broad-brimmed hat and UV-blocking sunglasses.
- Use a broad spectrum (UVA/UVB) sunscreen with an SPF of 15 or higher every day. For extended outdoor activity, use a water-resistant, broad-spectrum (UVA/UVB) sunscreen with an SPF of 30 or higher.
- Apply 1 ounce (2 tablespoons) of sunscreen to your entire body 30 minutes before going outside. Reapply every two hours or immediately after swimming or excessive sweating.
- Keep newborns out of the sun. Sunscreens should be used on babies over the age of six months.
- Examine your skin head-to-toe every month.
- See your physician every year for a professional skin exam.



PROTECT THE EYES

Sunlight reflecting off sand, water or snow further increases exposure to UV radiation and increases your risk of developing eye problems. Ophthalmologists caution us that too much exposure to UV light raises the risk of eye diseases, including cataract, growths on the eye, and cancer.

FOLLOW THESE TIPS FOR EYE-RELATED SUN SAFETY:



- Sun damage to eyes can occur anytime during the year, not just in the summertime. Be sure to wear UV-blocking sunglasses and broad-brimmed hats whenever you're outside.
- When buying sunglasses, look for a label that specifically offers 99 to 100 percent UV protection.
- Ask an eye care professional to test your sunglasses if you don't know their level of UV protection.

- People who wear contact lenses that offer UV protection should still wear sunglasses.
- Don't be fooled by clouds: the sun's rays can pass through haze and thin clouds.

SUNSCREEN FACTS AND MYTHS

ARE YOU CONFUSED BY ALL THE SUNSCREEN OPTIONS AND INGREDIENTS? CHOOSING THE RIGHT SUNSCREEN CAN HELP REDUCE THE RISK OF SKIN CANCER AND EARLY SKIN AGING CAUSED BY THE SUN.

SUNSCREEN MYTH: *Sunscreen blocks the body from absorbing Vitamin D*

SUNSCREEN FACT: Using sunscreen does not block the body’s ability to make vitamin D. Most people get enough sun exposure doing everyday outdoor activities such as walking to the bus or across a parking lot. For kids, recess provides more than enough sun exposure for vitamin D development. Anyone concerned can boost their vitamin D production by eating foods such as fish, milk and eggs. Many experts believe the amount of sun exposure needed to get enough vitamin D is minimal.

SUNSCREEN MYTH: *You don’t need sunscreen if you have dark skin or already have a tan.*

SUNSCREEN FACT: Everybody, regardless of race, ethnic origins and skin type is subject to the damaging effects of exposure to the sun. Even those who tan easily and rarely burn should use sunscreen. A base tan is no substitute for sunscreen either.



SUNSCREEN MYTH: *Sunscreen with SPF-30 provides twice as much protection as SPF-15.*

SUNSCREEN FACT: Sunscreen with SPF-15 protects against 93% of UVB rays, while an SPF-30 protects against 97% of UVB rays. Super High SPF numbers (SPF-100+) are mostly marketing ploys. Most experts believe SPF-30 is enough, provided you put on enough.



SUNSCREEN MYTH: *Sunscreens protect against both UVA (Aging rays) and UVB (Burning rays)*

SUNSCREEN FACT: SPF ratings only apply to UVB protection. The FDA which regulates the sunscreen market is working on new labeling requirements for claims about UVA protection. Look for sunscreen labeled Broad-Spectrum and contains ingredients such as, avobenzone, mexoryl, titanium dioxide or zinc oxide for UVA protection.



SUNSCREEN MYTH: *The amount of sunscreen you use doesn’t matter, as long as you use it.*

SUNSCREEN FACT: Most people don’t use enough or fail to reapply every 2 hours as recommended. At least one ounce, or the equivalent of a shot glass, is needed for most adults. It is best to apply 15-20 minutes before going outside to allow it time to be absorbed into the skin. Sunscreen should be reapplied every 2 hours.



SUNSCREEN MYTH: *Waterproof sunscreen provides “all day protection” and does not need to be reapplied.*

SUNSCREEN FACT: Waterproof sunscreens lose some of their effectiveness after 40 minutes in the water. No sunscreen really provides “All day protection” – it’s another marketing gimmick. All sunscreens should be reapplied every two hours – especially after swimming or excessive sweating.



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SUNSCREEN MYTH: *Sunscreen is unnecessary on cloudy days and inside.*

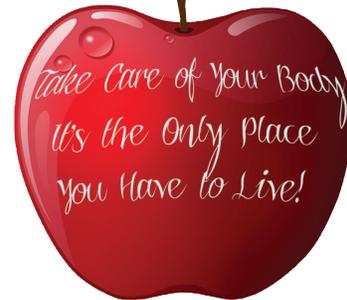
SUNSCREEN FACT: 80% of the sun’s ultraviolet rays can pass through clouds. UV rays can be reflected off, sand, water and snow, so you can get a sunburn even in the shade. In fact, sand reflects 25% of the sun’s rays and snow reflects 80%. Think of the “goggle tan” of snow skiers. UV rays can penetrate the car windows as well. If you spend a lot of time in the car, think about car window tinting in addition to sunscreen.

SUNSCREEN MYTH: *Using sunscreen will prevent skin cancer.*

SUNSCREEN FACT: Studies show wearing sunscreen everyday can greatly reduce the risk for developing skin cancer. However, some researchers blame sunscreen use for encouraging people to stay in the sun longer than they should, even when they are wearing a sunscreen with SPF 15+. Sunscreens can only help prevent skin cancer if they are used properly.

SUNSCREEN MYTH: *Sunscreens are made with dangerous chemicals that do more harm than good.*

SUNSCREEN FACT: Not True. But it is true that some of the chemicals used in sunscreen such as para-aminobenzoic (PABA), which is hardly used anymore, and oxbenzone, can be irritating. Some chemicals, such as, Avobenzone and Mexoryl SX are UVA-absorbing agents with low skin penetration.



EXCELLUS BCBS LOOKING FOR OWNERS OF “UNCLAIMED FUNDS”



More than 10,800 individuals and companies in New York State have not cashed more than \$2.36 million in checks issued by Excellus Health Plan, including by its d.b.a., Excellus BlueCross BlueShield (BCBS). This isn’t money left in their pockets, but is in the form of unclaimed checks issued in 2012 to members and providers.

A complete list of names of people and companies with checks to claim is available on the company’s website at ExcellusBCBS.com/UnclaimedFunds.

If you find your name on the list, then follow the instructions on the Excellus BCBS website to claim a check prior to August 31, 2016. **Please note checks will not be mailed to claimants until after August 31.**

TEST YOUR SKIN AND SUN SAFETY IQ: *answers on page 8*

-
1. An average adult has about _____ square feet of skin.
 A: 6 B: 9 C: 12 D: 20
-
2. I can't get skin cancer, because my normal routine (such as drive to work, hobbies, and vacations) doesn't include a lot of time outdoors.
 A: TRUE B: FALSE
-
3. Self-examination is important in the detection of skin cancer.
 A: TRUE B: FALSE
-
4. Most moles become skin cancer.
 A: TRUE B: FALSE
-
5. Because you have had a sunburn, your risk of developing skin cancer has increased.
 A: TRUE B: FALSE
-
6. Skin cancer is **definitively** diagnosed by...
 A: VISUAL OBSERVATION B: X-RAY
 C: SKIN BIOPSY D: ALL OF THE ABOVE
-
7. Changes in colored lesions are rarely signs of skin cancer.
 A: TRUE B: FALSE
-
8. Which state leads the nation in skin cancer cases?
 A: MARYLAND B: MAINE
 C: COLORADO D: CALIFORNIA
-
9. Most cases of skin cancer are cured.
 A: TRUE B: FALSE
-
10. Which country has the highest rates of skin cancer?
 A: UNITED STATES OF AMERICA
 B: SWITZERLAND
 C: CANADA
 D: AUSTRALIA

-
11. How often do I need to reapply water-resistant sunscreen?
 A: EVERY 2 HOURS OR SOONER
 B: AFTER SWEATING OR SWIMMING
 C: AFTER I TOWEL DRY
 D: ALL OF THE ABOVE
-
12. Getting a "base tan" at an indoor tanning salon is a good way to prevent sunburn when I go to the beach later this summer.
 A: TRUE B: FALSE
-
13. What are some of the most common (and painful!) sunscreen mistakes?
 A: CHOOSING AN SPF BELOW 30
 B: USING TOO LITTLE
 C: WAITING TOO LONG TO REAPPLY
 D: ALL OF THE ABOVE
-
14. You applied sunscreen at 12:00 noon for an afternoon of reading beside the pool. At 2:00 p.m., which one of the following actions would **best** protect your skin?
 A: SLIP ON SOME LOOSELY WOVEN COTTON CLOTHES
 B: MOVE TO THE SHADE
 C: REAPPLY SUNSCREEN
 D: CONTINUE TO READ AND NOT WORRY
-
15. It's safe to let my children stay in the pool all day if they slip on a T-shirt after a couple hours and reapply sunscreen to their face, arms, and legs.
 A: TRUE B: FALSE



FOR INFORMATION ON CHOOSING THE BEST SUNSCREEN VISIT
[HTTP://WWW.WEBMD.COM/BEAUTY/SUN/WHATS-BEST-SUNSCREEN](http://www.webmd.com/beauty/sun/whats-best-sunscreen)

TOP TEN REASONS TO WALK

1. Walking prevents type 2 diabetes. The Diabetes Prevention Program showed that walking 150 minutes per week and losing just 7% of your body weight (12-15 pounds) can reduce your risk of diabetes by 58%.
2. Walking strengthens your heart if you're male. In one study, mortality rates among retired men who walked less than one mile per day were nearly twice that among those who walked more than two miles per day.
3. Walking strengthens your heart if you're female. Women in the Nurse's Health Study (72,488 female nurses) who walked three hours or more per week reduced their risk of a heart attack or other coronary event by 35% compared with women who did not walk.
4. Walking is good for your brain. In a study on walking and cognitive function, researchers found that women who walked the equivalent of an easy pace at least 1.5 hours per week had significantly better cognitive function and less cognitive decline than women who walked less than 40 minutes per week. Think about that!
5. Walking is good for your bones. Research shows that postmenopausal women who walk approximately one mile each day have higher whole-body bone density than women who walk shorter distances, and walking



is also effective in slowing the rate of bone loss from the legs.

6. Walking helps alleviate symptoms of depression. Walking for 30 minutes, three to five times per week for 12 weeks reduced symptoms of depression as measured with a standard depression questionnaire by 47%.
7. Walking reduces the risk of breast and colon cancer. Women who performed the equivalent of one hour and 15 minutes to two and a half hours per week of brisk walking had an 18% decreased risk of breast cancer compared with inactive women. Many studies have shown that exercise can prevent colon cancer, and even if an individual person develops colon cancer, the benefits of exercise appear to continue both by increasing quality of life and reducing mortality.
8. Walking improves fitness. Walking just three times a week for 30 minutes can significantly increase cardio-respiratory fitness.
9. Walking in short bouts improves fitness, too! A study of sedentary women showed that short bouts of brisk walking (three 10-minute walks per day) resulted in similar improvements in fitness and were at least as effective in decreasing body fat as long bouts (one 30-minute walk per day).
10. Walking improves physical function. Research shows that walking improves fitness and physical function and prevents physical disability in older persons.



1. D - 20	9. True
2. False	10. D - Australia
3. True	11. D - All of the above
4. False	12. False
5. True	13. D - All of the above
6. C - Skin Biopsy	14. C - Move to the shade
7. False	15. False
8. D - California	

SKIN AND SUN SAFETY IQ ANSWER KEY: