

The NALC Health Benefit Plan



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HBR Report



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Director's Report



National Safety Month

Established in 1996 and continuing throughout ensuing years, the National Safety Council (NSC) recognizes June as National Safety Month.

The goal of NSC is to raise public awareness about leading injuries and deaths in the home or workplace and decrease risk while promoting safety.

Although it is my hope that you never face a workplace issue, we all know that life can be callous, and at times we all face unexpected situations. From dog bites, sprained ankles, torn rotator cuffs, and much more, it happens, and we all need someone on our side.

Normally, insurance companies will deny payment of medical claims if they are associated with a work-related injury. One of the great advantages of having a health plan owned and operated by our union is that we can tailor our benefits to the needs of letter carriers. Should you face an injury while on the job, the Plan will continue to process your claims while the injury or illness is under review by the Office of Workers' Compensation Programs (OWCP). All you need to do is notify us of the injury, provide basic information and keep us posted when updates are received. The information we need you to share with us includes the following:

- Compensation Case number
- Date of injury
- Diagnosis
- The name of any provider rendering treatment for the injury or illness
- The name of all related prescription drugs that were dispensed
- Copies of any OWCP correspondence.

Keep in mind that the Plan is unable to determine if a case will be accepted by OWCP; however, we want to make sure you have the medical care you need while waiting for a decision.

In observance of National Safety Month, let's work together to keep our brothers and sisters safe, but also with the understanding that the Plan is here to assist should an unforeseen workplace injury or illness arise.

Skin Cancer Prevention and Detection



Sun Protection

Your Daily Sun Protection Guide

The sun sustains life and feels good, but it can be your skin's worst enemy. While every sunburn can increase your risk of skin cancer, it's not just those big days at the beach or ballgame that cause trouble. Each time you run out to get the mail, walk the dog or commute to work without sun protection also adds to the damage that can lead to skin cancer (as well as leathery skin, dark spots and wrinkles).

No single method of sun defense can protect you perfectly, though. That's why we created this roundup of advice for you. The best path to beautiful, healthy skin is to adopt as many of these steps as possible into your lifestyle, and make them daily habits everywhere you go, all year long.

Cover It Up

Clothing can provide a great barrier against the sun's ultraviolet (UV) rays. Its protection is consistent over time and doesn't wear off like sunscreen does. Many new fabrics offer high-tech protection and breathability, too. The more skin you cover (high neck, long sleeves, pants), the better, and a hat with a wide brim all the way around (three inches or more) is best because it helps shade your eyes, ears, face and neck. Also wear UV-blocking sunglasses to protect your eyes and the skin around them.

What does UPF mean? Look for UPF, which stands for ultraviolet protection factor, on labels for clothing, hats and fabrics. The number indicates what fraction of the sun's UV rays can penetrate the fabric. A shirt labeled UPF 50, for example, allows just 1/50th of the UV radiation to reach your skin.

The pitfall: Any clothing leaves some skin exposed, so you need sunscreen, too. Don't forget to apply it to your hands, especially after washing them.

Play in the Shade

When you are outside, think of shade as your refuge, especially between 10 AM and 4 PM, the peak hours of sun intensity.

Walk on the shady side of the street, sit under an awning or sun-protective umbrella, duck onto the covered porch at a pool party or even under a tree.

The pitfall: Shade isn't a perfect shield. Some UV rays can still reach your skin. They can pass through leaves and branches, hit your skin from the side and reflect off water, sand, glass and concrete.



Skin Cancer Prevention and Detection

Know Your Sunscreen

Sunscreens come in many formulations and delivery methods, and it can take trial and error to find the one you like best. Whether it's a sport spray, an easy-to-use stick or a rich moisturizer with anti-aging ingredients, the best sunscreen is the one you will use every day.

SPF stands for sun protection factor. The number tells you how long the sun's UVB rays would take to redden your skin when using a particular sunscreen compared with the amount of time without sunscreen. So if you use an SPF 15 product exactly as directed (applied generously and evenly, and reapplied after two hours or after sweating or swimming), it would take you 15 times longer to burn than if you weren't wearing sunscreen.

- **Broad spectrum.** The words "broad spectrum" on a label indicate that the sunscreen contains ingredients that effectively protect against UVA rays as well as UVB.
- **Water resistance.** While sunscreens can't claim to be waterproof, they can be labeled water resistant for either 40 or 80 minutes. Yes, you can burn even when you're in the water, so reapplying is key!
- **Sensitive skin.** Products containing zinc oxide and titanium dioxide, sometimes referred to as mineral or physical formulas, may be less likely to cause skin irritation in people who have sensitive skin.

The pitfall: Most people don't apply sunscreen exactly as directed. They may not apply it liberally enough, might miss spots and may forget to reapply regularly. Slather it on!

The Skin Cancer Foundation advises everyone to use a broad-spectrum sunscreen with an SPF of 15 or higher every day. For extended outdoor activity, use a water-resistant, broad-spectrum sunscreen with an SPF of 30 or higher. Reapply every two hours or after swimming or sweating.

Seek the Seal: The bottom line is that you need several types of sun protection to safeguard your skin. It takes a village! Many products that meet stringent criteria for safe and effective UV protection have earned The Skin Cancer Foundation Seal of Recommendation. Look for clothing, hats, sunglasses, sunscreens, moisturizers, cosmetics, awnings, umbrellas, window film and more that carry the Seal.

Shield the Wee Ones

Infants: It's best in the first six months to keep infants out of the sun rather than use sunscreen on their sensitive skin. Clothing should cover baby's vulnerable arms and legs, and don't forget to use hats, sunglasses and stroller sun shades.

Toddlers: In addition to providing a protective hat and clothing, you can apply sunscreen to children starting at six months.

The pitfall: Unexpected exposure can happen, for example, with a babysitter. Be prepared; talk to caregivers in advance about sun protection.

Look Out for Windows

While glass blocks UVB rays pretty well, it allows UVA rays to pass through. This is true of your windows at home as well as on the road.

Car windshields are treated to shield drivers from most UVA rays, but side, back and sunroof windows usually aren't. When you're in your car, protect yourself and your family with hats, clothing, sunglasses, sunscreen, whatever it takes. Another option is to have UV-protective window film applied to windows, in your car or at home.

The windows on airplanes, trains and buses also allow UVA rays to pass through. That's why airline pilots, crew members and even frequent travelers may get more skin cancers than other people.

The pitfall: You need to plan ahead before traveling and make sure you have sunscreen on and protective clothing with you.

Say No to Tanning Beds

It's simple: Don't use a tanning bed — ever. Indoor tanning (even one time) raises the risk of all kinds of skin cancer, including melanoma. In fact, using a tanning bed before age 35 increases your risk of melanoma by 75 percent.

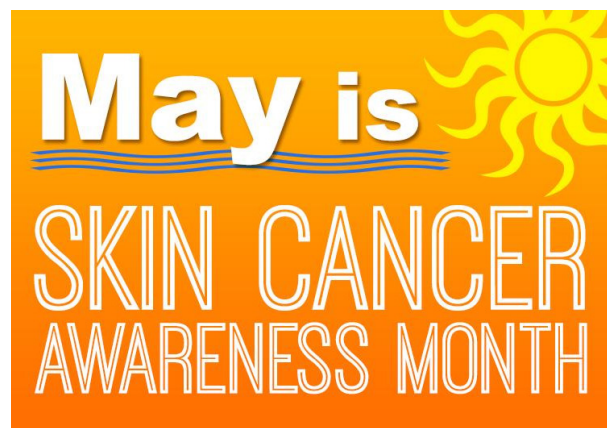
The pitfall: While a number of states have implemented laws prohibiting minors under a certain age (varying from 18 to 14) from using tanning beds, or requiring parental consent, other states have not restricted access. Peer pressure to be tan can affect your better judgment at any age. Say no!

Early Detection Starts with You

Using sun protection consistently from an early age is the strongest defense against developing skin cancer.

No person or method is perfect, though, and one in five Americans will develop skin cancer by the age of 70.

The Skin Cancer Foundation recommends that all adults do monthly skin self-exams and see a dermatologist annually, or more frequently if they see something suspicious or have risk factors.



www.skincancer.org/skin-cancer-prevention/sun-protection/
Reviewed by: Deborah S. Sarnoff, MD. Last updated: June 2021

Mental Health Awareness



During the pandemic, we faced isolation, turmoil and unrest, and a growing number of Americans experienced mental health symptoms. We learned through this experience that we all struggle during challenging times and need support and access to care to thrive. With the NAMI Together for Mental Health awareness campaign, NAMI is emphasizing what we have all experienced — that mental health is an incredibly important part of overall health.

TOGETHER for Mental Health

Mental health is an incredibly important part of overall health.
With a growing number of Americans experiencing mental health symptoms, we need to join together to advocate for improving our nation's mental health care system.

General Fast Facts

Why We Need to Increase Access to Care

- 1 in 5 U.S. adults experience mental illness each year, and less than half of them receive treatment.
- 1 in 20 U.S. adults experience a serious mental illness each year, and less than two-thirds receive treatment.
- 1 in 6 U.S. youth experience a mental health condition each year, and only half of them receive treatment.
- 50% of all lifetime mental illness begins by age 14, and 75% by age 24.
- The average delay between onset of mental illness symptoms and treatment is 11 years.
- 55% of U.S. counties do not have a single practicing psychiatrist.

The Cost of Inadequate Care

- Suicide is the 2nd leading cause of death among people aged 10–34 and the 10th leading cause of death overall in the U.S.
- Nearly 48,000 people in our country died by suicide in 2019.
- People with serious mental illness are booked into jails about 2 million times each year.
- Nearly 1 in 4 people shot and killed by police since 2015 have been people with mental illness.
- 70.4% of youth in the juvenile justice system have a diagnosed mental illness.
- 37% of adults incarcerated in the state and federal prison system have a diagnosed mental illness.
- The rate of unemployment is higher among U.S. adults who have mental illness (5.8%) compared to those who do not (3.6%).
- High school students with significant symptoms of depression are more than twice as likely to drop out compared to their peers.
- Mood disorders are the most common cause of hospitalization for all people in the U.S. under age 45 (after excluding hospitalization relating to pregnancy and birth).

NAVIGATING

a mental health

CRISIS



PREPARING FOR CRISIS: Creating a Crisis Plan

When a person has a mental illness, the potential for a crisis is never far from mind. Crises can occur even when a person is in treatment. Unfortunately, unpredictability is simply the nature of mental illness.

A crisis plan is designed to help individuals and families address escalating symptoms/behaviors and prepare for oncoming crises. These plans should be written down and stored in a safe location; developed by the person with the mental health condition and their family and friends; and updated whenever there is a change in diagnosis, medication, treatment or providers.

Every plan will be individualized, but some common elements include:



Remember that the best time to develop a crisis plan is when things are going well.



- ✓ Person's general information
- ✓ Contact information for family
- ✓ Contact information for health care professionals
- ✓ Strategies and treatments that have worked in the past
- ✓ A list of what might make the situation worse and a list of what might help
- ✓ Current medication(s) and dosages
- ✓ Current diagnoses
- ✓ Person's treatment preferences
- ✓ Contact information for nearby crisis centers or emergency rooms
- ✓ Contact information for adults the person trusts
- ✓ Safety plans

Member Portal & Mobile App

**New
for 2022**

Don't forget to check out the Health Benefit Plan's new member portal and mobile app. Register and access your account anywhere at any time by downloading the app directly to your smart device. View personal health care information such as benefits, out-of-pocket costs, deductibles, and Personal Care Account balances, when applicable. In addition, one single sign on will connect you directly to our partner sites – Cigna, CVS, Optum, and American Well.

It's created with you in mind. Conveniently take charge and manage your health benefit information.

NALC Health Benefit Plan	888-636-NALC
Recorded Benefit Information	888-636-NALC
Prescription Drug Program	800-933-NALC
CVS Specialty™ Pharmacy	800-237-2767
PPO Network Providers	877-220-NALC
Precertification	877-220-NALC
Fraud Hot Line	888-636-NALC
Mental Health / Substance Use Disorder	877-468-1016