

Protecting yourself and knowing your options



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As letter carriers, we quickly become skilled at identifying and taking measures to avoid or eliminate hazards on our route each day. Unfortunately, there is a silent hazard we often overlook, perhaps because, on the positive side, it can boost our mental health, warm us on those cold chilly days and make us feel good: the sun. Although we probably obtain plenty of Vitamin D each day, ultraviolet radiation from the sun has damaging and sometimes serious complications.

According to the Centers for Disease Control and Prevention (CDC), skin cancer is the most common form of cancer in the United States;

the three most common types are basal cell and squamous cell carcinomas, and melanoma.

Some preventive measures you can take are:

- Always use sunscreen.
- Try to find a shady place when sitting or standing for long periods of time.
- Wear a hat, sunglasses or clothing that provides protection.
- Avoid tanning, even though you think you need that glow.

According to the American Academy of Dermatology, it is estimated that one in five Americans will develop skin cancer in their lifetime. However, when caught early, skin cancer is highly treatable. A good habit to start is a monthly skin check. Not only will this allow you to become familiar with your skin, you will be able to detect changes early.

Common warning signs:

- A new or unusual spot on the skin
- A mole or spot that has a variation or more than one color
- A small lesion that has irregular borders
- Spots that change in size or evolve
- A spot that may be sore or bleed, and does not seem to heal after time

These are not the only signs, but they are a good starting point. If you notice anything new, changing or unusual, it is always best to consult a health professional. You can locate a PPO dermatologist by calling 877-220-NALC, or visiting the Cigna HealthCare OAP Online Provider Directory on nalchbp.org.

Emergency services/accidents

Sometimes life happens and accidents occur. Unfortunately, when they do, it can leave you unprepared for many

things, including the cost of medical care. Understanding your benefits starts by knowing: what is an accidental injury? An accidental injury is a bodily injury sustained solely through violent, external and accidental means.

If you are enrolled in the High Option Plan and receive care within 72 hours after an accidental injury, we cover the following at 100 percent when rendered by a PPO provider:

- Related nonsurgical treatment, including office or outpatient services and supplies
- Related surgical treatment, limited to:
 - Simple repair of a laceration (stitching of a superficial wound)
 - Immobilization by casting, splinting or strapping of a sprain, strain or fracture
- Local professional ambulance service to an outpatient hospital when medically necessary

If you are enrolled in the CDHP or Value Option Plans and receive care rendered by a PPO provider, your responsibility is 20 percent of the Plan allowance, after the calendar year deductible has been met.

Keep in mind, if services are received after 72 hours, non-accidental benefits will apply.

Choosing the right option for medical care

When you need help, depending on the situation, you can choose from among several options.

You can visit an emergency room. High Option members will pay 15 percent of the Plan allowance for physician care when services are rendered by a PPO provider after the calendar year deductible has been met. CDHP and Value Option members will be responsible for 20 percent of the Plan allowance after the calendar year deductible has been met.

If the visit is not an emergency, you can either go to an urgent care facility or schedule an office visit. High Option members can receive professional services of PPO physicians, including specialists or urgent care centers, for a \$20 copayment per office outpatient visit or consultation. CDHP and Value Option members will be responsible for 20 percent of the Plan allowance after the calendar year deductible has been met.

For minor illnesses or injuries, you also can visit a MinuteClinic®. MinuteClinic® has earned the Gold Seal of Approval® from the Joint Commission, the national evaluation and certifying agency for health care organizations and programs across the United States. Receive convenient treatment at over 1,100 select CVS Pharmacy and Target locations. To find a clinic near you, visit MinuteClinic.com or call 866-389-2727.

All benefits are subject to the definitions, limitations and exclusions in the 2020 official brochure and are payable only when the Plan determines they are medically necessary.