



live well, work well

Branchburg Township School District

Employee Health Benefits Bulletin

April 2016

Horizon: Be Connected

Met Your 2016 Deductible or Out-of-Pocket Maximum? You may have already paid toward your annual deductible and/or maximum out-of-pocket (MOOP) amount if you have, for instance, visited a doctor or had labwork performed out-of-network in 2016. You can go online to find out how much has been applied to your annual deductible or MOOP -- just register at [Member Online Services](#) to download a report. Get step-by-step instructions at [www.horizonblue.com](#).

Watch this [short video](#) to learn more about how [Member Online Services](#) can help with your benefit plans.

Getting Labwork Done? Labcorp Beacon: Patient is a new online service offered by LabCorp that allows you to see and print your lab results online. Plus, once you register at [Labcorp Beacon](#), you can make appointments, share lab

results securely, find a lab near you, and more. Find more details at [www.horizonblue.com](#).

Need A New Wellness App? Get started with [CaféWell](#), an online tool that helps you take control of your health. Set goals, track your progress, and be rewarded, plus share with your friends and family.



online tools on-the-go: find a network provider, view your ID card, see claims history, and much more. Available for both [iPhone](#) or [Android](#) users.

Online coaches are ready to help you stay on track.

Or download the [Horizon Blue Mobile app](#) to connect with

New at Delta Dental

Check out the new oral health website [DentalCentral](#) offered by [Delta Dental](#). The site includes newsletters, a risk assessment, videos, dental offers, and much more to help you improve and maintain your oral health.

National Health Observances

April

Sports Eye Safety Awareness Month
American Academy of Ophthalmology
[www.aaopt.org](#)

National Distracted Driving Awareness Month
National Safety Council [www.nsc.org](#)

May

Hepatitis Awareness Month
Centers for Disease Control and Prevention [www.cdc.gov](#)

Melanoma/Skin Cancer Detection and Prevention Month
American Academy of Dermatology
[www.aad.org](#)



INTEGRITY CONSULTING GROUP

Employee Benefits Specialists

Integrity Consulting Group
2 Tree Farm Road – Suite A100
Pennington, New Jersey 08054

Office: 609 737 4313
Toll-Free: 888 737 4313
Fax: 609 737 4314



Be Safe In the Sun

Warmer weather is coming and now is a good time to brush up on sun safety to protect yourself against skin cancer. May is [Melanoma/ Skin Cancer Detection and Prevention Month](#) and, although we should protect our skin all year round, the warm weather months pose more risk – more time spent outdoors, less covering of the skin, and the temptation to tan for a ‘healthy glow’.

But there is no such thing as a ‘healthy tan’. Any suntan is the result of sun damage caused by exposure to ultraviolet (UV) radiation. Other types of sun damage include sunburn, wrinkles, age spots, freckles, tough or leathery skin, dilated blood vessels, or skin cancer.

Sun Damage The sun emits two types of UV radiation: UVA (causes aging) and UVB (causes burning). Both types are undetectable — you cannot feel them on your skin. Both are damaging on cloudy and sunny days; both can cause skin cancer.

Skin Cancer People are most susceptible to skin cancer when they are exposed to sudden, short bursts of sunlight where the sun is very strong, such as near the equator or at very high altitudes. The following place people at an even higher risk of developing skin cancer:

- A large number of moles on the skin
- Red or blonde hair, blue eyes, fair skin, freckles
- Difficulty tanning; skin that is easily burned
- A family history of skin cancer
- Taking medications that increase sun sensitivity

Preventing Sun Damage The easiest way to prevent skin damage and lessen your chances of getting skin cancer is to avoid getting sunburn; try these safety tips:

- Stay out of the sun between 10 a.m. and 4 p.m. when it is strongest.
- Wear clothes with tightly woven fabric and a hat that shades your face, neck, and ears.



- Wear sunglasses when outside to avoid developing cataracts and damaging your retinas.
- Use sunscreen that has at least 15 SPF every day, especially on your lips, tips of your ears, and nose.
- Avoid using tanning beds, which give off radiation that is 10 to 15 times stronger than the sun.
- Protect children from sun damage; most sun exposure occurs before age 18.

Avoiding excessive sun exposure and sunburn is the best way to protect yourself from sun damage and skin cancer. Routinely inspect your skin for any changes, and if you suspect that a spot on your skin is new, or has changed color or appearance, see a doctor.

Healthy Recipe

Breakfast Burrito

Ingredients

- 1 ½ cup black beans, cooked
- 4 corn tortillas
- 2 Tbsp. red onion (chopped)
- ½ cup tomatoes (chopped)
- ½ cup salsa, low-sodium
- 4 Tbsp. plain yogurt (nonfat)
- 2 Tbsp. cilantro (chopped)

Directions

Mix beans with onion and tomatoes.

Microwave tortillas between two sheets of slightly damp paper towel on high for 15 seconds.

Divide bean mixture between the tortillas.

Fold each tortilla to enclose filling.

Place on microwave-safe dish and spoon salsa over each burrito.

Microwave on high for 15 seconds. Serve topped with yogurt and cilantro.

Makes: 4 servings