

# Stay Safe Against the Sun

While being in the sun can be enjoyable, being in it for too long can be dangerous and lead to a variety of health issues ranging from sunburn to eye damage and even skin cancer.

Stay on top of your health by adhering to the following tips provided by the Environmental Protection Agency (EPA), Food & Drug Administration (FDA), and Centers for Disease Control and Prevention (CDC).

- **Avoid tanning and burning.** Sun damage to the body is caused by invisible ultraviolet (UV) radiation. If you get sunburned, not only do you increase your risk of skin damage and premature aging, but you also increase your risk for skin cancer. And because skin cancer is the most common form of cancer in the United States, with more than 3.5 million people diagnosed annually, it's important to protect yourself against overexposure. Avoid being out in the sun for long periods of time (including tanning beds), and use extra caution near water and sand, as they reflect damaging sunrays and can increase your risk of sunburn.
- **Use generous amounts of sunscreen.** Your skin is your largest organ, and it keeps you protected from bacteria and other exposures. Make sure to provide it with protection by applying a generous amount of sunscreen (SPF 15+) to all exposed areas. Avoiding the sun completely can be nearly impossible, so make sure to apply sunscreen at least 20 minutes before you leave home and reapply every two hours. After swimming or sweating heavily, immediately reapply sunscreen to stay protected.
- **Wear protective clothing.** While sunscreen is important, it cannot protect you against all harmful UV rays. Make sure to wear clothing and use other accessories or tools to cover as much skin as possible, including sunglasses, wide-brimmed hats, and even umbrellas.
- **Limit your sun time.** The sun's rays are most intense between the hours of 10 a.m. and 4 p.m., so it's best to stay out of the sun and stick to shaded areas.
- **Check the UV Index.** To prevent UV overexposure, plan your outdoor activities by basing them on the UV Index. The UV Index forecast is issued daily by the National Weather Service and the EPA.
- **Visit a dermatologist.** Make sure to visit a dermatologist annually for a skin checkup. They'll examine your full body for any suspicious lesions or moles and, if necessary, perform a biopsy to determine whether skin cancer is present. Remember—the earlier it is caught, the more minimal and cost-effective the treatment will be, with the highest chance of a cure.

By following these tips, you'll ensure your and your loved ones' health while making this summer your best one yet. If you happen to experience any sun damage and need to see a health care provider, PPO plan members can visit [anthem.com](https://www.anthem.com) to search for a doctor. HMO plan members can visit the primary care physician (PCP) you chose when you enrolled, or visit [myhpnonline.com](https://www.myhpnonline.com) for a provider directory.

## Dental Benefit Update for PPO Members!

For all Teamsters enrolled in the Diversified Dental PPO Plan, the following changes to your dental coverage are effective May 1, 2024:

- Diagnostic and preventive services are now covered 100% by the plan and will not contribute to the calendar-year benefit maximum of \$2,500 per person.
- Fluoride treatments for children are now covered up to twice a year.
- Teeth number limitations on composite restorations have been removed.
- Allowable expenses used to determine the cost of out-of-network services has been changed to FAIR Health's 85th percentile.

**Questions?** Contact Zenith American Solutions at **702-734-8601**.







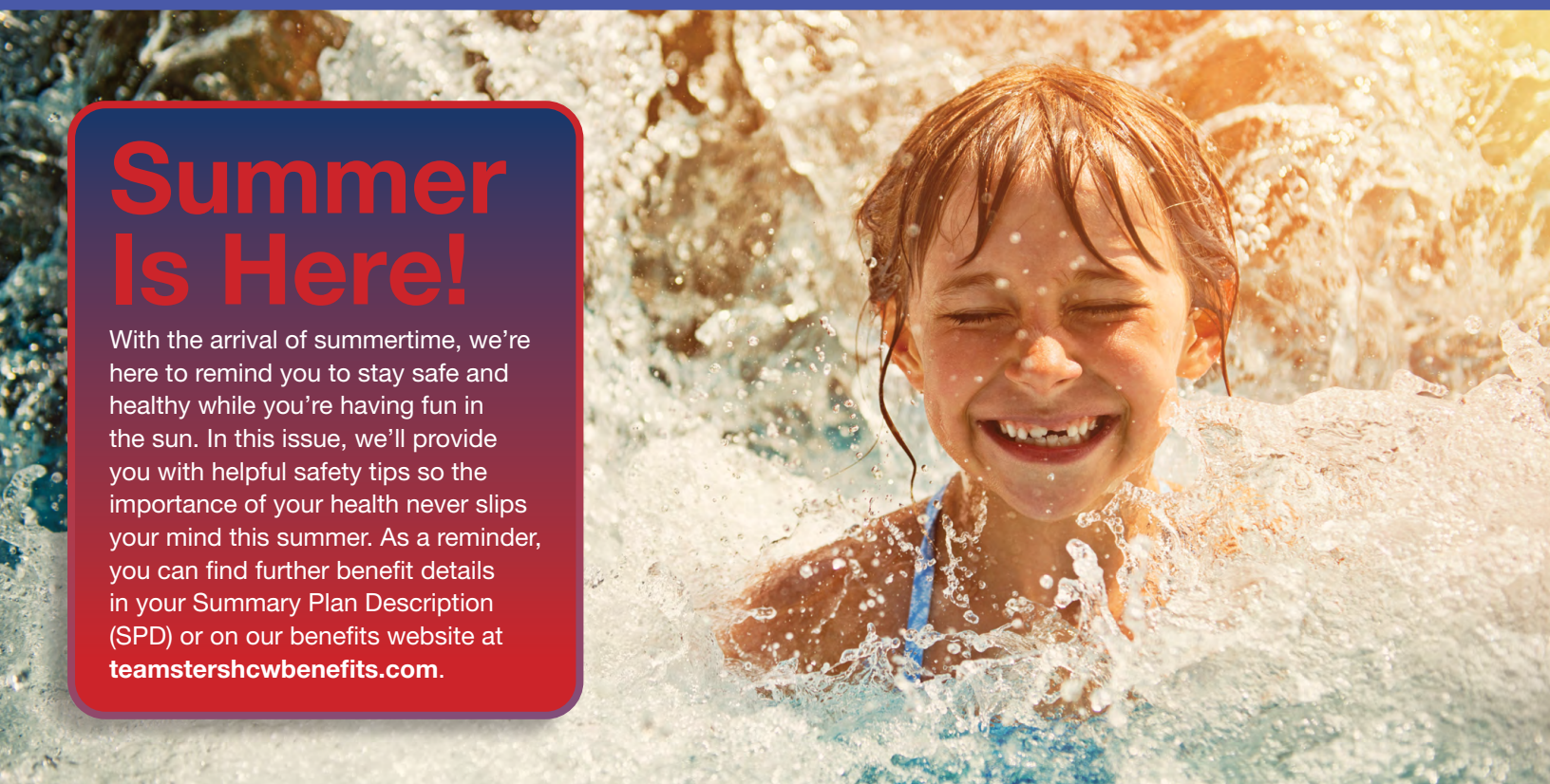
## Coming Soon!

In an effort to help Teamsters participants and their covered dependents prioritize their health, we're bringing wellness clinics to you! We are partnering with Marathon Health, one of the industry's leading providers in employer-sponsored health care, to provide you with local, high-quality, and confidential health care at a low price. Beginning in the fall of 2024, all eligible Teamsters participants will have access to health centers that are a part of Marathon Health's network in the Las Vegas area and multiple locations throughout the U.S.

**More information to come!** Keep an eye out for more details in our next newsletter.



Teamsters Security Fund for Southern Nevada – Hotel and Casino Workers  
Trust Administrative Office  
2250 S. Rancho Drive, Suite 295  
Las Vegas, Nevada 89102



## Summer Is Here!

With the arrival of summertime, we're here to remind you to stay safe and healthy while you're having fun in the sun. In this issue, we'll provide you with helpful safety tips so the importance of your health never slips your mind this summer. As a reminder, you can find further benefit details in your Summary Plan Description (SPD) or on our benefits website at [teamstershcbenefits.com](https://teamstershcbenefits.com).