

Even one blistering sunburn during childhood or adolescence can nearly double a person's chance of developing melanoma, the deadliest form of skin cancer, later in life. Sadly, nearly 20 Americans die from melanoma every day.

Skin cancer is the most common cancer in the United States.

Approximately 9,500 people in the U.S. are diagnosed with skin cancer daily.

Even on cloudy days, up to 80% of the sun's UV rays can penetrate the clouds.

UV exposure is the most preventable risk factor for all skin cancers.

Reduce Risk



Apply a broad-spectrum, water-resistant sunscreen to all skin not covered by after swimming or sweating.

Seek shade, especially from 10 a.m. to 2 p.m. when the sun's rays are the strongest.

Dress to protect yourself from the sun by wearing a long-sleeved shirt, pants, a wide-brimmed hat, and sunglasses with UV protection. For more effective sun protection, select clothing with an ultraviolet protection factor (UPF) number on the label.



Benefits Effective June 1,st 2022

Weekly Disability Income Benefit

70% of the average base pay you received during the four weeks immediately preceding the disability;

maximum of \$600 per week.

PLEASE REFER TO YOUR SCHEDULE OF BENEFITS OR SPD REGARDING ELIGIBILITY FOR DISABILITY BENEFITS.



Vision Benefits

YOUR COVERAGE WITH A VSP PROVIDER

Vision Care (through VSP Choice Providers only)	Benefits Payable	Frequency
Well Vision Exam (eye exam related to illness or injury covered under medical benefits)	Plan covers 100% after you pay a \$10 copay.	Every calendar year
Prescription lenses: • Single vision; • Lined bifocal; • Lined trifocal; and • Polycarbonate lenses for dependent children up to age 18	Plan covers 100% after you pay a \$20 copay.	Every calendar year
Allowance for frames	Plan covers a maximum of \$175; you receive 20% off any amount over the maximum.	Every other calendar year
Allowance for contact lenses and contact lens exam (fitting and evaluation)	Plan covers a maximum of \$175.	Every calendar year