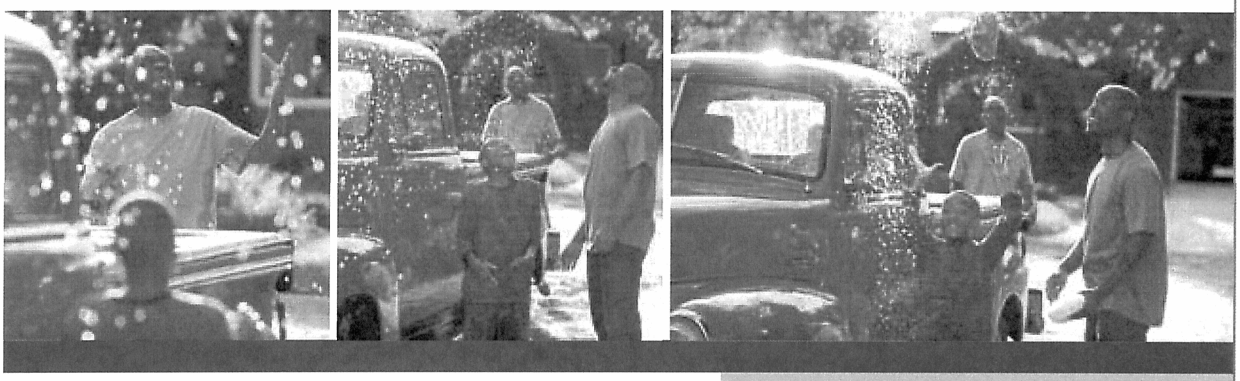


In This Issue:

Summer Wellness

Tips for Weathering Summer Sun and Heat

Heat waves kill more people in U.S. than any other natural disaster, EPA warns

Video Spotlight:

Suncare 101

Kidney Stones in Summer

You may love the summer heat that makes it easy to swim, picnic and just laze around outside, but don't overdo it: Overexposure to the sun and heat can be dangerous, the U.S. Environmental Protection Agency warns.

On average, heat waves kill more people each year in the United States than any other natural disaster. And one American dies every hour from skin cancer, the most common type of cancer in the United States, according to the EPA.

To help combat the double-whammy of heat waves and the sun, the EPA suggests planting trees, shrubs and vines near buildings to provide cooling shade and protection from ultraviolet rays.

The agency also offers the following summer safety tips:

- Stay hydrated and wear lightweight, light-colored, and loose-fitting clothing to protect your skin from harmful UV radiation. Also, wear a wide-brimmed hat and sunglasses.
- Apply sunscreen with an SPF 15 or higher about 30 minutes before you go outside and reapply every two hours. Check the sun's UV index before you go outside.
- If you're outside during the sun's peak hours between 10 a.m. and 4 p.m., try to stay in shade.
- Remind others, particularly the elderly, to be safe in the sun and heat. Monitor them for signs of heat illness, which can include hot and dry skin, confusion, hallucinations and aggression.
- Check the air quality. High ozone levels on hot summer days can make the air unhealthy to breathe.

UnitedHealthcare®

Making Sense of Sunscreen

Learn more about UV rays and how to choose a good sunscreen and use it properly.

Sunscreens promise protection from the sun's ultraviolet (UV) rays, which can cause sunburn and skin cancer. But how effective are they?

Studies have proven that sunscreen lowers the incidence of skin cancer. But sunscreen doesn't give complete protection, and using it doesn't mean you can sit in the sun for long periods without damage.

To protect yourself, it helps to know more about UV rays and sunscreens.

Sun facts

Sunlight contains two types of ultraviolet rays that can reach the earth and cause skin damage: ultraviolet A (UVA) and ultraviolet B (UVB).

- UVA rays account for the bulk of our sun exposure, and cause most aging of the skin. They are also linked to some skin cancers.
- UVB rays directly damage the DNA of the skin cells. They cause most sunburns and are thought to cause most skin cancers.

What is most important to know is that there are no "safe" UV rays. Both types can cause skin cancer, including melanoma, the most deadly form.

Selecting the right sunscreen

The goal of a sunscreen is to protect the skin from both types of UV rays. When sorting through your choices at the drugstore, focus on the SPF (sun protection factor) number on the labels. Experts recommend using sunscreen with an SPF of 15 or higher.

SPF is an indicator of how well the sunscreen protects against UVB rays. For example, with an SPF 15 sunscreen, you get about one minute of UVB rays for each 15 minutes you spend in the sun. An hour in the sun wearing SPF 15 sunscreen gives you about the same UVB exposure as four minutes without sunscreen.

A good sunscreen should protect against both types of UV rays. Make sure the label says "broad-spectrum" or that it provides both UVA and UVB protection. To provide broad-spectrum protection, most sunscreens will include some of the following:

- Chemical ingredients: These absorb both UVA and UVB radiation. These may include avobenzone, or benzophenones. Some, especially benzophenones, can cause skin reactions.
- Physical ingredients: These can physically block and reflect away both types of UV radiation. Zinc oxide and titanium dioxide are two of the more common physical compounds found in sunscreens. These are less likely to cause allergic skin reactions than some chemical ingredients.

It's important to remember that no sunscreen provides complete protection. Even if you don't burn, too much time in the sun can still damage and age the skin and increase your risk of skin cancer.

Many moisturizers and other cosmetic products have an SPF. These products may be fine if you only spend a few minutes in the sun each day. But if you work or play outdoors, you need a stronger, water-resistant sunscreen.

How to use sunscreen

To fend off the sun's damaging rays:

- Use a sunscreen with an SPF of at least 15. Apply it at least 15 to 30 minutes before sun exposure to give it time to bind to your skin.
- Apply sunscreen generously. You should use about one ounce (a palmful) each time you apply it. Coat all skin not covered by clothing. Don't miss easy-to-forget areas, such as tops of the feet and the ears.
- Reapply sunscreen every two hours when outdoors and after swimming, sweating heavily, and toweling off.
- Use sunscreen every day. UV rays reach the earth even on cloudy days and during the winter, and UVA rays can pass through glass.
- Don't rely on sunscreen alone to protect your skin. Cover up when outside. Wear a brimmed hat, UV-protection sunglasses, lip balm with sunscreen, and a long-sleeved shirt, pants, or a skirt.

Children need extra attention because they often spend a lot of time in the sun and their delicate skin can burn easily.

- Don't use sunscreen on children younger than six months. Babies should be kept out of the sun and covered or shaded when they're outside.
- Protect children older than six months by using sunscreen, dressing them in protective clothes, and urging them to play in the shade. As with everyone, it is important for them to avoid sun exposure at the peak of intensity, between 10 a.m. and 4 p.m.

Skin Cancer: Types and Prevention

Learn about the types of skin cancer and how to protect your skin from the sun.

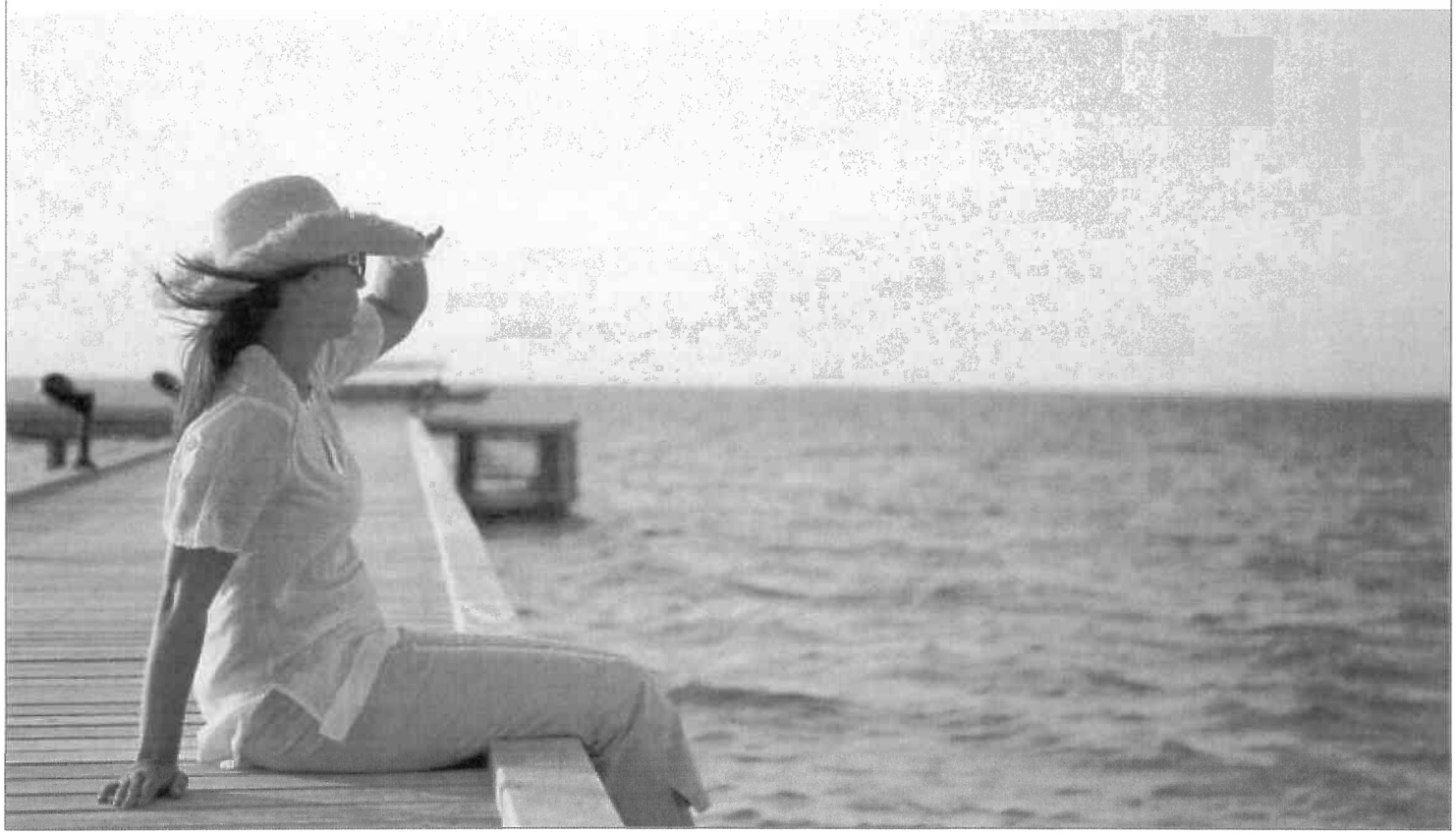
Protecting your skin from dangerous solar radiation should be a concern throughout the year.

Slathering on the sunscreen and taking other sun-protection precautions are increasingly important. The incidence of skin cancer in the United States has reached epidemic proportions. More than two million new non-melanoma skin cancer cases and 68,000 melanoma skin cancer cases will be diagnosed this year, according to American Cancer Society. Of the three main forms of skin cancer that include basal cell carcinoma, squamous cell carcinoma, and melanoma, melanoma is the most deadly and accounts for about 79 percent of all skin-cancer deaths. When detected and treated at an early stage, all forms of skin cancer are highly curable.

Avoiding excessive exposure to UV light is probably the single most important way to lower your skin cancer risk. When UV radiation strikes the skin, direct tissue and cellular damage occurs at the DNA level. UV radiation also weakens the immune system.

While anyone is susceptible to skin cancer, there are several common risk factors that can make you more vulnerable. These include:

- A history of repeated, blistering sunburns during childhood and adolescence
- Freckles, which suggest a higher-than-average sensitivity to UV light
- Fair to light skin color
- Numerous or unusually shaped moles
- A personal or family history of skin cancer
- A job or hobby that keeps you outdoors most of the time
- Chronic skin inflammation or sores
- Radiation therapy or chemotherapy
- Thick scaly patches of skin called actinic keratosis



Skin Cancer: Types and Prevention (continued)

The American Academy of Dermatology (AAD) recommends everyone use a broad-spectrum sunscreen daily with an SPF of at least 30. Liberally apply the sunscreen to all exposed skin at least 20 minutes before going outside. Reapply the sunscreen every two hours during midday and after swimming or sweating.

In addition to conscientious use of sunscreens, other ways to protect your skin include:

- Avoiding sunlight between 10 a.m. and 4 p.m.
- Wearing pants and long-sleeved shirts with a tight weave
- Wearing wrap-around sunglasses with complete UV absorption
- Avoiding tanning booths
- Wearing a wide-brimmed hat outdoors
- Promptly reporting suspicious skin changes to your doctor; such changes include spots that grow, bleed, or crust over

The AAD recommends checking your skin regularly for signs of skin cancer. See your doctor if you notice anything suspicious.

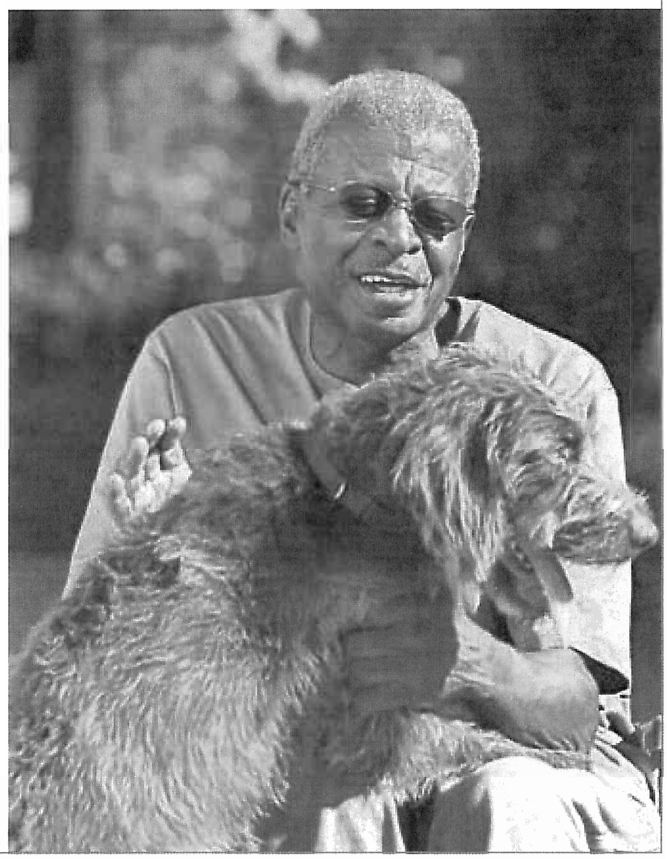
- Basal cell carcinoma, the most common form of skin cancer, may be translucent and grow gradually, or it can look like a sore that won't heal, according to the AAD. These lesions can be removed by freezing or surgery.
- Squamous cell carcinoma appears as a crusty, scaly patch with a hard surface. It, too, can be removed by freezing or surgery, but further treatment may be needed if the cancer has spread.
- Melanoma represents four percent of all skin cancers. It often resembles a pigmented mole that may be asymmetrical or have an uneven border. Its color and size may change over time. The tumor and surrounding tissue must be surgically excised. Melanoma patients also may require radiation, chemotherapy, or other aggressive treatments.

Sunglasses: A Must for Children and Adults

Over-exposure to UV rays is bad for eyes of any age but can be especially harmful for the very young. Learn how to protect your eye health.

Sunglasses aren't just a fashion accessory or reserved only for adults. Wearing sunglasses, from birth through old age, can help save your eyesight.

The lens inside a child's eye is clear from birth through about age 10. It can't filter out as much sunlight as an adult lens. That means sun exposure can cause more damage before age 10 than after.



Early exposure, long-term damage

Long-term exposure to the sun's ultraviolet (UV) rays is a big factor in vision loss. Studies indicate that too much sunlight may lead to:

- Cataracts and age-related macular degeneration, which rob adults of eyesight
- Skin cancer around the eyelids
- Benign growths on the eye's surface that can block vision

There are two types of harmful UV radiation:

- UVA rays can damage the macula, the part of the retina that controls central vision.
- UVB rays affect the front part of the eye – the cornea and lens.

Over-exposure to UVB rays for short periods can lead to corneal sunburn. This can cause pain, a feeling of grit in the eyes, and even short-term vision loss. You can get this kind of exposure at the beach or on a ski slope without proper eye protection. For children, this can cause long-term vision problems.

Bright sun and glare can also cause immediate problems. Bright sunlight interferes with your vision and ability to see clearly. It causes you to squint and makes your eyes water.

Since proper eye protection helps prevent future vision loss, make sure that:

- Your kids wear sunglasses, and they understand why they need them.
- They keep wearing sunglasses into adulthood.
- You wear sunglasses, too. If you set a good example, your children will be more likely to get into the habit of wearing sunglasses as well.

When to wear sunglasses

Sunglasses are not just for sunny summer days, when UV rays are at least three times higher than in winter. Reflections from snow, water, sand, or pavement can intensify UV rays to extremely high levels.

Don't be fooled by a cloudy day. The sun's rays pass right through the haze and thin clouds. When outside, wear sunglasses. Be sure to wear them in the early afternoon when UV radiation is strongest.

The American Academy of Ophthalmology says you should wear sunglasses when you take part in winter sports. You should also wear them at high altitudes, where UV light is more intense. Keep your sunglasses on outside when you take medications that can increase your sensitivity to sunlight.

Sunglasses aren't enough:

- Choose wrap-around sunglasses that block at least 99 percent of UVA and UVB rays.
- Have your child wear a wide-brimmed hat along with sunglasses. The hat will block about half of UV rays and provide extra protection. Even a baseball cap can limit UV rays that hit the eyes from above or around glasses.
- Teach your children to never look directly into or stare at the sun. Looking at the sun for too long, even during an eclipse, can cause permanent blindness.
- Try to keep children out of the sun between 10 a.m. and 4 p.m. This is when the sun's rays are strongest.
- Keep children younger than six months old out of direct sunlight. Baby strollers with a canopy or umbrella can help shield them from direct sunlight.
- Use sunscreen whenever you or your child is out in the sun. The rest of your body needs to be shielded from UV rays, too.