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# Benefits News

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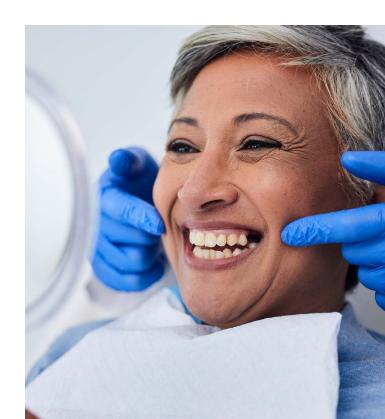
# Set yourself up now for a healthy 2025

Preventive care plays an important role in keeping you healthy. Regular checkups, screenings, tests, and vaccinations can help you stay well and catch problems early. Set yourself up now for a healthy 2025 by scheduling your medical, dental, and vision preventive exams today!

- Why preventive care is important
- Easy ways to prevent skin cancer
- Four things you can do to stay on top of your health
- Foods that help you age well
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- OEBB at your service

# Why preventive care is important

Preventive care is an important step you can take to manage your health. Many of the top risk factors for illness and premature death are preventable. An annual checkup allows you to detect potential health concerns early when they're most treatable.



Many experts recommend that you schedule a preventive exam with your medical, dental, and vision providers once a year. During the visit, you can expect your provider to do the following:

"Getting routine preventive care can help you stay well and catch problems early, helping you live a longer, healthier life."



#### **Medical exam**

- Check your height and weight
- Measure your blood pressure and pulse
- Listen to your heart and lungs
- Examine your mouth and ears
- Feel your lymph nodes
- Examine your skin

- Take a blood sample to test various indicators in your blood
- Give you a flu shot or other suggested vaccination
- Depending on your age, your provider might conduct a breast exam or prostate exam
- Your provider might also order other tests or screenings



# Dental exam and cleaning

- Check your teeth, gums, cheeks, tongue, and neck
- Check for cavities, broken teeth, or other issues
- Clean the plaque buildup on your teeth
- Polish your teeth



#### Vision exam

- Examine your eyes with a microscope
- Look for early signs of eye diseases, such as cataracts and more
- Measure your eye pressure
- Check your vision to see if you need glasses or contact lenses

OEBB makes it easy for you and your family members to get the preventive care you need. Most in-network preventive services are covered at **no cost to you**. Your provider can tell you which types of preventive care are best for you.

# Four things you can do to stay on top of your health



# 1 Learn your family health history

Your genes play a big role in your health. If heart disease or cancer runs in your family, you have a higher risk of getting it. Knowing what to watch for can help you catch symptoms early. Here's how:

**Step 1:** Write down what you already know about your family members, including:

- When and where they were born
- If they had any health problems as a child
- If they have any health issues as an adult and at what age the issue(s) started
- What treatment or surgery they had for any health issues
- How old they were when they died and the cause
- Check out this <u>Guide to Family</u> <u>Health History</u> for more ideas

**Step 2:** Ask your parents, siblings, aunts, uncles, cousins, and grandparents to help you fill in the blanks.

**Step 3:** Share the results with your health care provider. If your family health history puts you at risk for a certain disease, your provider might recommend a screening. Or they might suggest you make lifestyle changes to reduce your risks.<sup>2</sup>

# 2 Schedule a yearly checkup with your medical, dental, and vision providers

Preventive care helps you maintain your health. It can even catch medical, dental, or vision problems early while they are most treatable.



## **Know your numbers**

During your annual medical checkup, your provider should check the following items. Depending on your situation, they might recommend other screenings or tests.

- **Blood pressure.** This measures how hard your heart is working to pump blood throughout your body. High blood pressure can lead to heart attacks, strokes, kidney failure, and other health concerns.
- **Blood sugar level.** A simple blood test can measure the amount of sugar in your blood. If your levels are high, it can lead to diabetes.
- **Body mass index (BMI).** This is a tool that estimates your body fat. The higher your BMI, the greater your risk for heart disease, high blood pressure, diabetes, gallstones, breathing problems, and certain cancers.
- Cholesterol levels. Cholesterol is a waxy substance that your body needs. Too much can be harmful. A simple blood test measures the amount of "good" and "bad" cholesterol in your blood. Too much "bad" cholesterol increases your risk of heart disease.

Once you know these important numbers, your provider can identify potential health risks. By making lifestyle changes, you can reduce your risks and improve your wellbeing.



#### Do regular self-exams

Nobody knows your body as well as you do. Your body will change over time. You may develop new freckles or bumps on your skin. Your tooth filling might come loose. Or you might not see or hear as well. These are all normal with aging, but it's important to keep on top of them.

Look over your body once a month. See any new moles? Feel any new bumps? Use a mirror for those hard-to-see spots.

If you feel or see something new, be sure to tell your health care provider.

# What preventive care should you get?



Regular preventive care is the best way to identify illness, disease, or other health issues before they become serious. So, as part of your health routine, schedule an annual checkup. Then work with your doctor to identify recommended screenings for your age, gender, and specific health care needs. Be your own self-advocate. Ask your doctor if you think you may need a specific screening.

The table below includes examples of recommended preventive care that is generally covered 100%.



Women



Men

#### Children

- Well-baby care
- Annual physicals
- Immunizations
- Medical/family history and physical exams
- Blood pressure checks
- Vision screening

- Pap tests
- Mammograms
- FDA-approved contraception
- Colonoscopy
- Annual physicals
- Immunizations
- Medical/family history and physical exams
- Blood pressure checks
- Cholesterol (total and HDL)
- Diabetes mellitus: baseline for high-risk individuals

- Prostate cancer screening
- Colonoscopy
- Annual physicals
- Immunizations
- Medical/family history and physical exams
- Blood pressure checks
- Cholesterol (total and HDL)
- Diabetes mellitus: baseline for high-risk individuals



# How to schedule preventive care

Type of health care	Next steps	Find a provider on your plan's online provider directory
Medical	Contact your primary care provider to schedule an annual exam.  During your visit, your provider will recommend preventive tests and screenings that are right for you.  Depending on your age and other factors such as family history, they may refer you to specialists for a colonoscopy, mammogram, bone density test, lung cancer screening, and/or other screenings.	Kaiser: my.kp.org/oebb     Moda Health: modahealth.     com/OEBB
Dental	Contact your dentist to schedule an annual exam and routine cleaning.	<ul> <li>Kaiser: my.kp.org/oebb</li> <li>Moda Health: modahealth. com/OEBB</li> <li>Willamette Dental Group: www.willamettedental.com/ oebb</li> </ul>
Vision	Contact your eye doctor to schedule an annual vision exam.	<ul> <li>Kaiser: my.kp.org/oebb</li> <li>Moda Health: modahealth. com/OEBB</li> <li>VSP: https://oebb.vspforme. com/</li> </ul>



# Easy ways to prevent skin cancer



Skin cancer is an abnormal growth of skin cells. It's usually caused by overexposure to the sun and harmful ultraviolet (UV) rays. It most often appears on skin that is most exposed to the sun, such as your face and hands. But it can appear on other parts of your body as well. People with light, medium, or dark skin can get skin cancer.

According to the American Cancer Society, skin cancer is the most common cancer in America. It's also one of the most preventable. The key is to protect yourself from the sun's harmful UV rays.

### Ways to prevent skin cancer

Leading medical experts recommend these five steps for preventing skin cancer.

- Know when you're the most exposed. The sun is at peak strength from 10 a.m.–4 p.m. This is when you're exposed to the most harmful rays.
- Wear sunscreen. When outside, use sun protection factor (SPF) 30 or higher. Reapply every two hours. If you're swimming or sweating, reapply more often.
- Dress to protect your skin. Sunscreen doesn't block all UV rays. Consider wearing sun-protective clothing. Use a wide-brimmed hat to shade your neck.
- Avoid tanning beds. Tanning beds use UV light, which damages your skin and can lead to skin cancer.
- Check your skin regularly. Consider scheduling a yearly skin check with your primary doctor or dermatologist. Between visits, look over your skin monthly. Talk with your health care provider if you see:
  - Pearly or waxy bump(s)
  - Flat, flesh-colored, or brown scar-like wound
  - Firm, red nodule(s)
  - Flat, crusty, or scaly spot(s)
  - Large brown spot with dark speckles

- A mole that changes color, shape, or texture or if it bleeds
- Spot with an abnormal border and sections that appear red, white, or blue/black
- Dark spots on your palms, soles, fingertips, toes, or inside your nose or mouth

It's fine to have fun in the sun, but keep prevention in mind year-round. Skin cancer is treatable when caught early.<sup>3</sup>

# Foods that help you age well



There's truth to the saying, "You are what you eat." What you eat can affect how you feel. It can also impact your risk for diseases.

Nutrients in certain foods can help slow the signs of aging and help you feel your best. In general, try to eat:



Lean protein, such as fish, chicken, lean beef, pork loin, beans, plain Greek yogurt, and cottage cheese



Healthy fats, such as avocados, nuts, seeds, and coconut oil



Foods high in fiber, such as broccoli, squash, red beans, cabbage, apples, berries, and oats



Foods rich in antioxidants (molecules that protect your cells), such as blueberries, raspberries, strawberries, artichokes, kale, spinach, red cabbage, beans, beets, okra, and pecans

Try adding these foods to your meal routine. It won't happen overnight but give it time. You'll be on your way to a healthier you.

Try this	For these benefits			
Extra virgin olive oil	<ul> <li>Reduces inflammation in your body</li> <li>Lowers your risk for chronic diseases, such as heart disease, diabetes, and certain types of cancer</li> </ul>			
Green tea	<ul> <li>Helps protect your cells</li> <li>May reduce your risk of heart disease, nerve damage, premature aging, and other chronic diseases</li> </ul>			
Fatty fish such as salmon	<ul><li>Promotes healthy skin</li><li>May reduce your risk for heart disease and inflammation</li></ul>			
Dark chocolate or cocoa	<ul><li>May lower your risk of heart disease, diabetes, and mental decline</li><li>May help slow skin aging</li></ul>			
Vegetables	<ul> <li>Reduce your risk of heart disease, cataracts, and certain cancers</li> <li>Carrots, pumpkin, and sweet potatoes contain nutrients that may help slow skin aging</li> </ul>			
Flax seeds	<ul><li>May reduce your risk of heart disease and breast cancer</li><li>Help your skin stay hydrated and plump</li></ul>			
Pomegranates	Support a healthy heart  May help slow skin aging			
Avocados	✓ Help promote healthy skin			
Tomatoes	<ul> <li>✓ Help reduce your risk of chronic diseases</li> <li>✓ Promote healthy skin, especially when eaten with olive oil or avocado⁴</li> </ul>			

# OEBB at your service

# How the Board determines what preventive care is offered at no cost to OEBB members

To promote your wellbeing, many preventive services and prescription drugs are offered at no cost to you in OEBB's health plans. But how does the Board determine what our plans will cover entirely?

The Board follows the recommendations of the US Preventive Services Task Force (USPSTF). The USPSTF is an independent panel of 16 volunteer healthcare experts. They review the latest medical studies on more than 80 different health conditions. Then they make recommendations on the most effective ways to prevent them.

"Task Force recommendations help healthcare professionals and their patients know what works and does not work to help prevent disease and prolong life."<sup>5</sup>

The USPSTF recommends which types of preventive tests and screenings should be done, how often, and at what age. Then they assign a letter grade for the level of importance, such as A or B.



Here's an excerpt from their recommendations chart.5

Topic	Description	Grade	Release Date of Current Recommendation
Breast Cancer Screening: women aged 50 to 74 years	The USPSTF recommends biennial (every other year) mammography screening for women aged 50 to 74 years.	В	January 2016
Colorectal Cancer Screening: adults aged 50 to 75 years	The USPSTF recommends screening for colorectal cancer in all adults aged 50 to 75 years.	А	May 2021

The Board makes sure all in-network services graded A or B by the USPSTF are fully covered by OEBB health plans.

OEBB Board meetings are held on the first Tuesday of the month and are open to the public. To learn more about upcoming meetings or to view recordings of past meetings, visit the <u>Public Meetings</u> page of the OEBB website.

#### **Benefits Questions?**

Email: oebb.benefits@odhsoha.oregon.gov Phone: 888-4My-OEBB (888-469-6322)



## Works cited

#### Why preventive care is important

<sup>1</sup> "Are You Up to Date on Your Preventive Care?" Centers for Disease Control and Prevention, April 19, 2023. <a href="https://www.cdc.gov/chronic-disease/prevention/">https://www.cdc.gov/chronic-disease/prevention/</a> preventive-care.html

#### Four things you can do to stay on top of your health

<sup>2</sup> "Family History Checklist: Questions for Relatives." WebMD, August 11, 2022. https://www.webmd.com/health-insurance/family-history

#### Easy ways to prevent skin cancer

<sup>3</sup> "5 simple steps to help prevent skin cancer." Mayo Clinic Health System, May 25, 2022. <a href="https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/simple-steps-to-prevent-skin-cancer">https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/simple-steps-to-prevent-skin-cancer</a>

### Foods that help you feel younger

<sup>4</sup> "10 Foods That Support Healthy Aging." Healthline, Oct. 22, 2021. <a href="https://www.healthline.com/nutrition/foods-that-support-healthy-aging">https://www.healthline.com/nutrition/foods-that-support-healthy-aging</a>

# How the Board determines what preventive care is offered at no cost to OEBB members

<sup>5</sup> "USPSTF: An Overview." US Preventive Services Task Force, April 2021. <a href="https://www.uspreventiveservicestaskforce.org/uspstf/about-uspstf/task-force-resources/uspstf-overview">https://www.uspreventiveservicestaskforce.org/uspstf/about-uspstf/task-force-resources/uspstf-overview</a>