



SUNSCREEN 101

Pop on those shades and listen to your mother — wear sunscreen!

Sunscreen stands between the ultraviolet (UV) radiation from sunlight and your skin. There are two types of ultraviolet radiation: **UVA and UVB**. They can both damage skin, cause it to age prematurely and increase risk of skin cancer. UVB radiation typically causes sunburn, while UVA is associated with wrinkling and aging.

Sunscreens with an SPF (Sun Protection Factor) of 15 or higher protect your skin from UVB rays. The higher the SPF, the more UVB is filtered out. For example, SPF 15 filters out approximately 93 percent of incoming UVB rays, while SPF 50 filters 98 percent. However, no sunscreen can block all UV rays, and sunscreens are only effective for about two hours before reapplication.

Take the extra minute to apply and reapply sunscreen; you'll protect yourself from sunburn, sunspots and wrinkles.

OPERATION: MORNING PERSON

The way you wake up sets the tone for your day. Having a healthy morning routine creates structure and reduces stress. Your routine should include three key focuses: mind, body and spirit.



THE MIND

Start the morning by waking up 30 to 45 minutes earlier. Take time to mentally plan your day or even write it down. Set an amount of time to stay away from your phone or other tech devices in the morning. Engage your mind with a book, inspiring quotes or a physical newspaper.



THE BODY

Yoga or a short walk can rejuvenate the body and the mind. A few simple stretches can get things flowing. Drinking two to three glasses of water in the morning will rehydrate you after a good night's sleep. If you need a hot beverage in the morning, try hot water and lemon. The lemon can aid in digestion and wake your senses.



THE SPIRIT

Meditate on your daily goals, the energy you wish to release into the universe, what you want to accomplish. This practice can help you get moving in the morning and provide focus throughout the day.

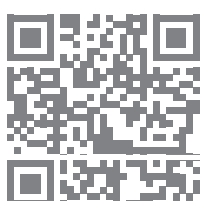
BENEFIT SPOTLIGHT



YOU'VE GOT MAIL(-ORDER PHARMACY)

Consider the time and money that can be saved by using a mail-order pharmacy, pharmacies that ship your prescriptions to you at home. Follow these tips to get the most out of your mail-order pharmacy.

- Always check your plan before using a mail-order pharmacy to ensure you are covered with that pharmacy.
- Check with your doctor too. Some medical practices prefer to send prescriptions to pharmacies where you can pick them up. When you need a prescription on the same day, you have a few options. You can simply pick it up at a regular pharmacy, or you can ask your doctor to send two prescriptions, one to be picked up that day and one to be sent to the mail-order and delivered later.
- Don't confuse mail-order pharmacies with online pharmacies. Mail-order pharmacies are those that work with your health plan and require specific insurance, whereas online pharmacies operate like regular pharmacies.
- Don't feel limited. Using walk-in pharmacies and mail-order pharmacies simultaneously (for different prescriptions) is fine. However, it's important for each pharmacy to know all of the medications you are taking for safety reasons.



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