



PINK OCTOBER

Breast cancer is the second most common type of cancer in American women. Risk factors include:

- Old Age
- Hormone imbalance
- Genetic risk/family history
- Smoking
- Dense breast tissue
- Obesity

Early detection can save lives. During your well-woman exam, your doctor will check your breasts. **Women ages 45 to 54 should also get an annual mammogram, then every two years after age 55.** If you are over 40 and have risk factors, talk to your doctor about getting one sooner.

According to the American Cancer Society, since 1989, over half a million deaths due to breast cancer have been prevented thanks to mammograms and improvement in treatments.

This Breast Cancer Awareness month, call your doctor and schedule a mammogram.

UNDERSTANDING RACIAL TRAUMA

Racism in America is on many minds. Minorities are often treated differently, which can lead to racial trauma, or race-based traumatic stress (RBTS).

35% of Black workers believe racial or ethnic discrimination exists in their workplace, but only 7% of white workers believe the same.

Racial trauma is the mental and emotional injury caused by encountering racial bias and ethnic discrimination. Experiencing a such an encounter can lead to this trauma. If you're not part of a minority group, it can be easy to overlook or downplay this experience. But racial trauma can have long-term detrimental psychological impacts on individuals and communities.

What can I do? Say something. **If you hear someone saying something harmful, speak up.** Some examples of responses to racist jokes or comments are:

- "That's not funny."
- "Help me understand your thinking."
- "That's not okay with me."
- "We don't say things like that here."
- "What you just said is harmful."
- "I know you were just trying to make a joke, but here's why it was offensive..."
- "Is the person's race relevant to this story?"
- "As your friend, I feel obligated to let you know that remark was racist."
- "I didn't want to single you out before, but that comment made me uncomfortable. Here's why..."
- "I disagree. You are stereotyping..."
- "Do you have evidence to support that belief?"

Standing up against racism and showing support can help individuals and groups of people. If you or someone you know is experiencing racial trauma, visit ldblifestylebenefits.com for resources that can help.

BENEFIT SPOTLIGHT

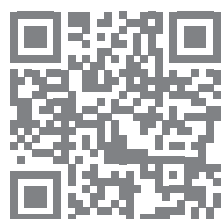


EXPLANATION OF BENEFITS EXPLAINED

After you visit a provider, you may receive a document in the mail from your insurance carrier with an overview of the services provided. **An Explanation of Benefits (EOB) is a statement from your insurance carrier that explains which services were provided, their cost, what portion of the claim was paid by the plan, and what portion is your liability,** in addition to how you can appeal the insurer's decision.

What does the EOB include?

- Service descriptions of the healthcare services you received, such as lab tests or screenings
- Provider charges: The total amount your provider bills
- Allowed Charges: What your provider will be reimbursed
- Paid by Insurer: The amount your insurance plan will pay to the provider
- Payee: The person who will receive reimbursement if the claim is overpaid
- What You Owe: The amount you or the patient owe after your insurance has paid



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