



## October 2018 Newsletter Inside This Issue:

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Looking for educational information related to this topic? If so, check out the following UnitedHealthcare resources at <https://www.uhc.com>.

## [Understanding Cancer, tips for potential prevention and treatment](#)

### [Breast Cancer](#)

Living healthily is an important way to prevent breast cancer. But you're still at risk even if you do all the right things. That's why early detection is so important. When cancer is found and treated early, you have a better chance of healing. Consider these tips for early detection:

- Talk with your doctor if you notice any changes in your breasts such as lumps, change in size of your breast, discharge from the nipple or change in color/texture of the skin on or around your breast.
- Get regular checkups and as necessary. Mammograms should be done every one to two years for women age 40 or older. Begin at 30 if you're at high risk.

Tips to help prevent breast cancer:

- Develop healthy habits. Limit alcohol. Eat low-fat foods and lots of fruits and vegetables. Try to stay close to the weight your doctor says is right for you. Exercise regularly.
- Stop smoking. When it comes to cancer, tobacco remains the single biggest risk. Smoking is responsible for at least a third of cancer deaths, according to the American Cancer Society.

If you are diagnosed with breast cancer, your doctor will likely recommend a combination of treatments depending on the type of cancer, the stage of the cancer and your overall health. Common ways of treating breast cancer include surgery, radiation therapy, chemotherapy, hormone therapy and immunotherapy.

Make sure you know your risk factors and follow the tips for early detection. Be sure to:

- See your doctor right away if you notice:
  - A lump or thickening on or near your breast
  - A change in the size or shape of your breast
  - Discharge from your nipple
  - A change in the color or texture of the skin on or around your breast

Tell your doctor about your risk factors to find out if you should get mammograms more often.

## Cervical Cancer

Risk factors to consider:

- Women who smoke are more likely to develop cervical cancer
- African American, Hispanic and Native American women are at greater risk for developing cervical cancer
- Women who have had an STD are at higher risk for cervical cancer

What you can do to prevent and treat cervical cancer. Help reduce your risk for developing cervical cancer:

- Practice safe sex. Using condoms may reduce the risk of cervical cancer and HPV. Condoms may not completely protect you, though. The best protection against HPV is abstinence from sex, or only having sex with one uninfected, monogamous partner.
- Get regular screenings. Please visit UnitedHealthcare's online tool at <https://www.uhc.com/health-and-wellness/preventive-care> to get up-to-date information on recommended screening schedules, based on age and gender. The US Preventive Services Task Force recommends screening for cervical cancer in women ages 21 to 65 years with cytology (Pap smear) every 3 years or, for women ages 30 to 65 years who want to lengthen the screening interval, screening with a combination of cytology and human papillomavirus (HPV) testing every 5 years.
- Ask for the HPV vaccine. The new vaccine is recommended for female's ages 11 to 12, with a catch-up vaccination available for females ages 13 to 26.

- Quit smoking. As with other cancers, smoking greatly increases your risk for cervical cancer.

Caught early, cervical cancer can be treated. Your doctor can recommend treatment options, such as surgery, radiation therapy and chemotherapy that are right for you. There are often no early symptoms of cervical cancer or HPV. That's why it's important to discuss risk factors with your doctor and get regular screenings. If you've had cervical cancer for a while without being aware of it, you may see signs such as unusual vaginal bleeding or discharge. Tell your doctor about these symptoms right away. And if you are younger than 26 or have a daughter who is between the ages of 9 and 26, ask your doctor about the HPV vaccine.

## Colorectal Cancer

Risk factors for colorectal cancer include:

- Age. People older than 50 are more likely to get colorectal cancer.
- Family history. Close family members (parents, brothers, sisters or children) of a person with a history of colon cancer are somewhat more likely to develop this disease.
- Colon polyps. Detecting and removing pre-cancerous polyps may reduce the risk of colon cancer.

What you can do to prevent and treat colorectal cancer. You can lower your risk for colorectal cancer by following these steps:

- Quit smoking. Smokers are more likely to develop cancer than nonsmokers. But after three years smoke-free, the risk drops to that of a nonsmoker.
- Exercise. Thirty minutes of moderate physical activity each day can help control diabetes and obesity – two risk factors for colorectal cancer.
- Eat healthy. Pay attention to the food groups – include plenty of whole grains, fruit and vegetables, and avoid excess saturated fats, trans fats, sodium and sugar. Getting enough calcium can also reduce your risk for colorectal cancer.
- Get a colonoscopy or other colorectal exam. Begin getting screened for colon cancer at an age 50 – or earlier if you're at risk.

If detected early, colorectal cancer may be prevented by removing precancerous polyps. Your doctor will recommend treatment based on the stage of the disease and whether your cancer is in the colon or rectum. Treatment options typically include surgery, chemotherapy, immunotherapy and radiation therapy. Begin regular screenings for colorectal cancer, including colonoscopy, at age 50. But if you have a family history of colorectal cancer, colorectal polyps or irritable bowel syndrome, talk to your doctor. You might want to begin screenings earlier and start preventive treatment.

## Am I at risk?

Early detection is key to recovery. See your doctor right away if you experience any of these common symptoms:

- A change in your bowel habits, including diarrhea or constipation or a change in the consistency of your stool
- Feeling that your bowel does not empty completely, rectal bleeding, or finding blood (either bright red or very dark) in your stool
- Finding your stools are narrower than usual
- Persistent abdominal discomfort, such as cramps, gas, pain, or feeling full or bloated
- Losing weight with no known reason
- Weakness or fatigue
- Having nausea or vomiting

## Testicular Cancer

Testicular cancer is cancer that starts in the testicles, the male reproductive glands located in the scrotum.

Testicular cancer is the most common form of cancer in men between the ages of 15 and 35. It can occur in older men, and rarely, in younger boys. White men are more likely than African-American and Asian-American men to develop this type of cancer.

The exact cause of testicular cancer is unknown. Factors that may increase a man's risk for testicular cancer include:

- Family history of testicular cancer
- Previous testicular tumor
- Undescended or abnormal testicle development
- Klinefelter syndrome

What you can do to potentially prevent and treat testicular cancer

Even though the exact cause of testicular cancer is unknown, you can still take steps to help prevent or discover testicular cancer early since it's one of the most treatable and curable diseases.

- Perform monthly self-exams. Testicular self-examination is an examination of the testicles that should be conducted monthly, especially if you have any of the risk factors above.
- Note any changes since your last self-examination. If you find a small hard lump (like a pea), have an enlarged testicle or notice any other concerning differences from your last self-exam, see your doctor as soon as you can. A lump on the testicle is often the first sign of testicular cancer. Keep in mind that some cases of testicular cancer do not show symptoms until they reach an advanced stage.
- Know your family history. Talk with your family to learn if anyone has had testicular cancer.

Consult your doctor if:

- You can't find one or both testicles – the testicles may not have descended properly in the scrotum
- There is a soft collection of thin tubes above the testicle – it may be a collection of dilated veins (varicocele)
- There is pain or swelling in the scrotum – it may be an infection or a fluid-filled sac (hydrocele), causing blockage of blood flow to the area
- Sudden, severe (acute) pain in the scrotum or testicle is an emergency. If you experience such pain, seek immediate medical attention.
- Discomfort or pain in the testicle, or a feeling of heaviness in the scrotum
- Pain in the back or lower abdomen
- Enlargement of a testicle or a change in the way it feels
- Excess development of breast tissue (gynecomastia), however, this can occur normally in adolescent boys who do not have testicular cancer
- Lump or swelling in either testicle
- Symptoms in other parts of the body, such as the lungs, abdomen, pelvis, back or brain, may also occur if the cancer has spread.

Testicular cancer is one of the most treatable and curable cancers. The survival rate for men with early-stage seminoma (the least aggressive type of testicular cancer) is greater than 95%. The disease-free survival rate for Stage II and III cancers is slightly lower, depending on the size of the tumor and when treatment has begun.

Make sure you know your risk factors and follow the tips for early detection. Be sure to see your doctor right away if you notice any symptoms. Tell your doctor about your risk factors to find out if you should get routine screenings. Though the United States Preventive Services Task Force does not recommend routine screening, if you believe you are at risk, talk to your doctor. This recommendation does not apply if there is a personal history of an undescended testicle.

**Sources:**

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- Rew L. Development of the self-efficacy for testicular self-examination scale. J Men's Health Gend. March 2005;2(1):59-63.
- Information from your family doctor. Testicular cancer. Am Fam Physician. 2004;69(3):613-614.

## Getting the most from your medical health plan

It's a good idea to get familiar with what's covered by your plan. You can save money by choosing services and providers in your network – and making smart choices about your care. Here are some tips on how to get high-quality care at a price that works with your budget.

### **Simple ways to save. Here are a few quick ways to keep your costs under control:**

- Stay in network – Choosing providers in your network will almost always mean you'll pay less.
- Know what's covered – You can find your coverage and benefits information on myuhc.com to learn exactly what's covered and what's not. Review this information before you start using your plan so you're not surprised by costs later.
- Understand key health insurance terms – It's a good idea to know what important health insurance terms mean. Here are two important terms that can keep your costs in check:
  - Referral – A referral is when a primary care physician (PCP) authorizes a covered person to see a specialist for diagnosis or treatment of a medical condition. Not all health plans require a referral, but if your plan does, ask your PCP or clinic for an electronic referral before you visit a specialist. Without this referral, you'll likely pay more or your care may not be covered. If you don't know if you need a referral, visit the coverage & benefits section of myuhc.com or call the number on your ID card to find out. Your ID card may even say, "Referrals Required."
  - Prior authorization – Prior authorization means getting approval before you can get access to medicine or services. With prior authorization, your health insurance agrees to pay for the service – and it's important to know that ahead of time. If you are unsure of whether you need prior authorization for a service, take a look at your coverage documents or call the number on your ID card.

If you see health insurance terms you don't know, like "deductible" or "coinsurance," review our common terms at <https://www.uhc.com/individual-and-family/understanding-health-insurance/common-terms>. You'll find many words defined in plain, clear language to help you make informed decisions.

### **Sign up on myuhc.com.**

There's an easy way to find network doctors, see what's covered, review your claims and estimate the cost of services – it's all in one place on myuhc.com. Sign up in less than one minute and you'll get access to a personalized site that includes all of your health information and helps you manage your health care and costs quickly and easily.

### **Download the Health4Me app**

Use this free app to get easy mobile access to review cost estimates and claims, find network providers, get a digital health plan ID card and more.

### **Get cost estimates.**

Login to myuhc.com and use the Cost Estimator tool to check on the cost of services and providers before you make appointments.



Welcome to  
**myuhc.com.**

## Get all your health plan information. In one place.

When it comes to managing your health plan and making informed decisions about your care, simpler is always better. With the new **myuhc.com** experience, connecting to the information you need to do both is easier than ever.

### How to get started.

Just **register at myuhc.com**. Log in and you'll see everything you need – your own personalized plan information, choices for where to go for care, budgeting tools and helpful wellness tips. It's all right there.

Get your information anytime at **myuhc.com** or download the **UnitedHealthcare Health4Me®** mobile app for on-the-go access.



## Find and price the care you need.

The find-and-price care tool is available when you want to know where to go for the services you need. Use it to find a doctor, clinic, hospital or lab using multiple search options, including location, specialty, quality, cost, services offered and more. You can even see patient ratings. Review your choices before you make appointments to help control spending and choose the level of service you need for your situation.



## Know your health care costs.

Get tools to help you compare quality and cost before you choose your services.

### Get a picture of your spending.

View a snapshot of your account activity, benefits paid and outstanding balances – all in one spot.

If included in your plan, you can also see:

- Health savings account (HSA) or flexible spending account (FSA) balances and account activity.
- Alternative drug cost-comparisons.
- Mail-order prescriptions.
- Discounts on health and wellness products and services.

### Track your claims.

See the status of your claims. And, if you do owe your health care provider, you may be able to send a payment through InstaMed®.



## Get and stay healthy with innovative health and wellness tools.

Use **myuhc.com** to get tools to help you and your family live healthier.

### Learn about your wellness benefits.

Wellness tools and health checklists give you tips on living healthy and using health plan benefits to your advantage. Get reminders when it's time for checkups, prescription refills or treatments. Plus, get suggestions for other covered services, like immunizations, well-visits, routine tests or lab work.

### Pursue your health goals.

Through exciting new interactive tools, available through **myuhc.com**, you can participate in missions and have fun while focusing on wellness. You can even earn coins to enter for a chance to win a prize! Get started today and use these innovative tools to help you on your road to better health.

Sync your wearable devices – like Fitbit® or Apple Watch® – on **myuhc.com** for accurate reporting and results. You can even earn rewards for your success.

### Join a healthy-living community.

Connect with other members on **myuhc.com** to get support and share ideas on how to live a balanced, healthy and active life.





# Connect with your health care resources.

When you're making decisions that impact your health or that of your family, you have access to a variety of resources to help you make informed choices so you can feel confident about your care.



## Log in.

**Register at [myuhc.com](http://myuhc.com)** to access your plan information anytime.



## Go mobile.

**Download the Health4Me mobile app** for on-the-go access to your plan information.



## Ask a nurse.

**24/7 phone access to a registered nurse.** Simply call the phone number on your health plan ID card.



## Chat online.

**Rapid replies to your questions.** At [myuhc.com](http://myuhc.com), Monday through Friday, during business hours.



## Talk with us.

**A representative will call you promptly.** Just alert us through [myuhc.com](http://myuhc.com) or Health4Me, Monday through Friday, during business hours. On the Health4Me app you can also schedule a callback.

## Together, we do change lives.™

UnitedHealthcare Children's Foundation® medical grants help families pay for children's medical expenses not covered, or not fully covered, by a commercial health insurance plan.

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- Offer your support.



**14,000 grants totaling more than \$35 million**  
to children and their families awarded since 2007.<sup>1</sup>

<sup>1</sup>UnitedHealthcare Children's Foundation, 2017. UnitedHealthcare Children's Foundation is a 501(c)(3) charitable organization.

