

Member Newsletter

July 2022

TIPS TO BE YOUR HEALTHY BEST

Getting shots: Help your child have a better visit

The best way to ensure good health for children is to go to regular well-child visits with their primary care provider. But as children get older, they become aware that the visit often involves a shot. This can be scary and the starting point for a lifelong fear of needles. Here are some tips to help ease the anxiety.

[Learn more](#)



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The latest in products, services, and events

SAVE \$\$ ON DEALS AND DISCOUNTS JUST FOR YOU

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Take advantage of one of the best perks of your Capital Blue Cross health plan: discounts and deals through Blue365.

With Blue365, you can find special deals that help you stay healthy, eat well, and feel good. Find discounts on:

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- Lifestyle programs.
- Gym memberships.
- Travel options, including car rentals and vacation packages.

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TIPS FOR MEMBERS

Information to help you understand and make the most of your healthcare

HEALTH INSURANCE 101: WHO PAYS FOR WHAT, AND WHEN?

Insurance can be complicated. At Capital Blue Cross, we aim to make insurance the first thing you can rely on and last thing on your mind.

Healthcare coverage, like many other forms of insurance, doesn't entirely eliminate your costs. It's a shared responsibility with your insurer, and understanding how it works can be confusing sometimes.

Generally, healthcare costs when you have insurance can be sorted into three basic steps: your costs, shared costs, and insurer costs.

[Learn the steps](#)



MEMBER WELLNESS

Information to live well

GET OUT THE SUNGLASSES: IT'S UV SAFETY AWARENESS MONTH

UV safety isn't just about sunburns and sunscreen. UV radiation from the sun can cause permanent damage to your eyes too.

During the summer months, we emphasize skin protection from ultraviolet radiation, also known as UV radiation. UV radiation comes from the sun and some artificial sources, like tanning beds.

While UV radiation has one great benefit (helps the body to produce Vitamin D, which is necessary for healthy absorption of calcium and other nutrients), it also carries several risks including premature aging and cancer.

But sometimes we neglect our eyes when protecting ourselves from UV radiation. Exposure to bright sunlight increases the risk of developing cataracts, macular degeneration, and growths on the eye — including cancer.

Here are some tips from the American Academy of Ophthalmology for adults and children:

- Get sunglasses with lenses that block UV rays, ideally in wrap-around styles so the sun's rays can't enter from the side.
- Wear broad-brimmed hats or baseball caps, even while wearing UV protecting sunglasses.
- Don't be fooled by seasonal changes or clouds. The sun's rays can pass through haze and thin clouds and still affect your health in the winter or cooler months.
- Protect your eyes during peak sun times, usually the early afternoon and at higher altitudes, where UV light is more intense.
- Never look directly at the sun. Looking directly at the sun at any time can lead to solar retinopathy, which is damage to the eye's retina from solar radiation.

[Learn more about eye health](#)

*Source: www.aaopt.org

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