

UC BENEFITS/HEALTH & WELLNESS NEWSLETTER

Keep checking the H & W website for updates on offers, events & NEW challenges!

www.utica.edu/hr/wellness



This workplace has been recognized by the American Heart Association for meeting criteria for employee wellness.

UNDERSTAND YOUR MEDICAL INSURANCE POLICY

It is necessary that you as a consumer understand what is meant when you are told by a provider that you are **covered** for a certain product, procedure or treatment through your medical insurance. If you are “covered”, that means the service indicated is included in your insurance policy as a service the insurance company will consider for payment. How much of the service that is paid depends upon certain variables such as (but not limited to):

- How much of your annual deductible/out of pocket costs have been met
- The amount of your copay
- The diagnosis code the provider uses to bill your insurance carrier for the service
- Your insurance carrier’s determination of whether the procedure is medically necessary

Since you will be financially responsible for any cost unpaid by your insurance company, IT IS IMPORTANT THAT YOU GET THE FACTS FOR YOURSELF.

Durable Medical Equipment (DME) Durable medical equipment is a term used to describe any medical equipment used in the home to aid in a better quality of living. It is a benefit included in most insurances. Prior to making any purchase of DME, it is recommended that you speak directly with your insurance carrier to find out what portion of the cost is your responsibility.

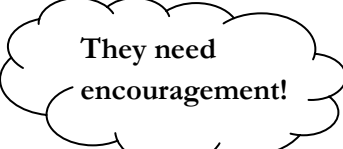
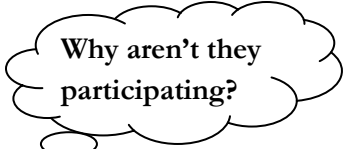
Educate yourself on healthcare reform...click here:

<http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html>

Cooking With Art is Back!!

Tuesday March 19th 5:15 Please pre-register at the UC Lunch & Learn site.

REMEMBER You can order a Healthy FX takeout dinner from Sodexo—Why cook? Call Damian: 792-3178



**Be a Workout Mentor!
Help someone to get motivated...
call Caren x2495**



**Need someone to give you a little push? That's OK !!
Let us know. We'll try to find a mentor to work with you!**

Delta Dental:
Group Number: 10898
Division Number: 00001
Member Services: 1-800-932-0783

Excellus Member Service:
CDHP: 1-800-499-1275
PPO: 1-800-765-5226
Medicare: 1-866-846-8643
Primemail: 1-866-260-0487

Human Resource Directions (Employee Assistance Program):
315-525-1370

Bank of Utica:
797-2700

From the Office of Human Resources

NATIONAL COLORECTAL AWARENESS MONTH

Don't be embarrassed...General Information About Colorectal Cancer

Colorectal cancer is a disease in which malignant (cancer) cells form in the tissues of the colon or the rectum.

The colon is part of the body's digestive system. The digestive system removes and processes nutrients (vitamins, minerals, carbohydrates, fats, proteins, and water) from foods and helps pass waste material out of the body. The digestive system is made up of the mouth, throat, esophagus, stomach, and the small and large intestines. The first 6 feet of the large intestine are called the large bowel or colon. The last 6 inches are the rectum and the anal canal. The anal canal ends at the anus (the opening of the large intestine to the outside of the body).



Cancer that begins in the colon is called colon cancer, and cancer that begins in the rectum is called rectal cancer. Cancer that affects either of these organs may also be called colorectal cancer.

Colorectal cancer is the second leading cause of death from cancer in the United States.

The number of new colorectal cancer cases and the number of deaths from colorectal cancer are both decreasing a little bit each year. However, in adults younger than 50 years, the number of new colorectal cancer cases has slowly increased since 1998.

Finding and treating colorectal cancer early may prevent death from colorectal cancer. Screening tests may be used to help find colorectal cancer.

Colorectal Cancer Prevention

Avoiding risk factors and increasing protective factors may help prevent cancer. Risk factors include smoking, being overweight, and not getting enough exercise.

Increasing protective factors such as quitting smoking, eating a healthy diet, and exercising may also help prevent some cancers. Talk to your doctor or other health care professional about how you might lower your risk of cancer.

The following *risk factors* increase the risk of colorectal cancer:

Age: The risk of colorectal cancer increases after age 50. Most cases of colorectal cancer are diagnosed after age 50.

Family history of colorectal cancer: Having a parent, brother, sister, or child with colorectal cancer doubles a person's risk of colorectal cancer.

Personal history: Having a personal history of inflammatory bowel disease increases the risk of colorectal cancer.

Inherited risk: The risk of colorectal cancer is increased when certain gene changes linked to familial adenomatous polyposis (FAP) or hereditary nonpolyposis colon cancer (HNPCC or Lynch Syndrome) are inherited.

Alcohol: Drinking 3 or more alcoholic beverages per day increases the risk of colorectal cancer. Drinking alcohol is also linked to the risk of forming large colorectal adenomas (benign tumors).

Cigarette smoking: Cigarette smoking is linked to an increased risk of colorectal cancer and death from colorectal cancer. Smoking cigarettes is also linked to an increased risk of forming colorectal adenomas. Cigarette smokers who have had surgery to remove colorectal adenomas are at an increased risk for the adenomas to recur.

Obesity: Obesity is linked to an increased risk of colorectal cancer and death from colorectal cancer.

The following *protective factors* decrease the risk of colorectal cancer:

Physical activity: A lifestyle that includes regular physical activity is linked to a decreased risk of colorectal cancer.

Aspirin: Taking aspirin every day for at least 5 years decreases the risk of colorectal cancer and the risk of death from colorectal cancer. The possible harms of aspirin use include a higher than normal risk of bleeding in the stomach, intestines, or brain.

Hormone replacement therapy: Studies have shown that hormone replacement therapy (HRT) that includes both estrogen and progesterone lowers the risk of colon cancer in postmenopausal women. HRT with estrogen alone does not lower the risk. However, hormone use increases the risk of breast cancer, heart disease, and blood clots. The use of hormone replacement therapy that includes both estrogen and progesterone has not been shown to lower the risk of rectal cancer.

Excellus Research Topics

You may be out of shape, but YOU CAN DO IT!



**“If you haven’t exercised in a while,
you may need to stretch and warm up
before you stretch and warm up.”**