

# health awareness



A COUNTY HEALTH POOL PUBLICATION

OCTOBER 2018



## Breast Cancer

### AWARENESS MONTH

## BREAST CANCER

One in eight women will be diagnosed with breast cancer in her lifetime, which is why October is breast cancer awareness month. While men are at risk for breast cancer, it is more common in women and is the second most common type of cancer diagnosed in women in the United States.

### Warning Signs

Male or female, the signs of breast cancer are the same. The most common sign is a change in the look or feel of the breast or nipple and nipple discharge. This can include a lump, hard knot or thickening inside the breast or underarm area or swelling, warmth, redness or darkening of the breast. While these symptoms may indicate a benign breast condition, a

thorough exam from your health-care provider is warranted to rule out cancer.

### Risk Factors

A risk factor is anything that might increase the risk of contracting cancer. Some risk factors such as smoking can be avoided, while others such as a family history of cancer cannot be.

Advances in genetic research has found that some cases of breast cancer can be tied to mutations in the BRCA1 and BRCA2 genes. These genes produce tumor suppressor proteins that help repair damaged DNA and aid in maintaining cell stability. Women with a damaged copy of these genes are roughly 69 to 72 % more likely to

develop breast cancer by the age of 80 compared to the general population.

### Protective Factors

A protective factor is anything that can decrease the risk of getting cancer. Researchers have found that lifestyle changes like getting regular exercise and eating a healthy diet can decrease cancer odds. Other things currently being studied are medicines to treat precancerous conditions and risk-reducing surgeries in high-risk patients such as those with BRCA1 and BRCA2 mutations.


### Treatment

Radiation, chemotherapy and surgery are all possible treatment options for breast cancer. Accord-

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ing to the American Society of Clinical Oncology, when caught early before the cancer has spread or metastasized beyond the breast the five-year survival rate is 99%. Fortunately, most breast cancers,

about 62%, are caught during this stage. The five-year survival rate drops to 85% once the cancer has spread to regional lymph nodes and decreases to 27% once the cancer has spread to distant parts

of the body. This drop in survivability for more advanced forms of breast cancer is why early detection is so crucial. Regular breast self-exams and routine mammograms are essential in decreasing breast cancer deaths. 

## Benefits Corner

### 2018 Renewal and Open Enrollment

The County Health Pool (CHP) held its annual renewal and board meeting on September 13. We are pleased to inform you that medical, Rx, dental, and life insurance plans will remain unchanged for 2019. There will be no changes to co-payments, deductibles, coinsurance, or out of pocket maximums.

The following changes to the vision plan (VSP) will be effective January 1, 2019.

Frame allowance increases

- \$150 allowance for wide selection of frames (\$80 allowance at Costco)
- \$170 allowance for featured frame brands

Lens Enhancement changes

- Standard Progressive lenses \$55
- Premium Progressive lenses \$95-\$105
- Custom Progressive lenses \$150-\$175
- Contact Allowance \$150

For a full benefit summary, please go to [www.vsp.com](http://www.vsp.com)

CHP has an administrative services only contract with Anthem for use of its PBM (Pharmacy Benefits Manager), which handles the drug benefit program provided by your health insurance. Effective in **2020**, the PBM will move from Express Scripts to an in-house Anthem program. In an effort to be proactive, Anthem will be issuing new ID cards January 2019 with an updated RX Bin # and phone number. Therefore, all members, not just those making open enrollment changes, will be receiving a new ID card.



### News from the Board Meeting

- CHP will continue using its banded rate formula to determine where each entity falls for contribution and will continue tracking loss ratio numbers for entities.
- Anthem will continue to be the CHP's administrative services only (ASO) provider for medical, prescription, and dental. Express Scripts will continue to be Anthem's partner for prescription mail order service, and VSP will continue as the CHP's ASO provider for vision.
- ACA/IRS tax reporting continues. You will receive a 1095 B or 1095 C form from your employer again in 2019 for the 2018 tax year. Do not submit the form to the IRS. Keep a copy with your 2018 tax documents.
- Open Enrollment changes go in effect 1/1/2019. You will be hearing more about open enrollment from your entity contact in the October/November time frame.

As always, CTSI staff is here to assist you with your health, dental, vision, or life insurance coverage. You can reach us at 303 861 0507.