



# CARES Connection

A Publication for CARES Members

## IMPORTANT TIPS ABOUT GETTING YOUR CLAIMS PAID QUICKLY AND CORRECTLY

As a CARES member, you may ask “**Why do I get letters from CIGNA asking for other insurance information?**” The answer is that, in an effort to keep their records current and thus ensure correct processing of claims, CIGNA requests information annually. CIGNA needs accurate and current information for you and your covered dependents in the event there may be coverage under another employer’s health plan. In addition, CIGNA will send a request for information, particularly if a claim was caused by an accident and may be paid by another insurer, such as auto or homeowner’s insurance. Another question is, “**What do I need to do if I have another medical plan in addition to my CIGNA HealthCare plan?**” If you or any of your covered dependents are covered by more than one medical plan, your CIGNA HealthCare plan will coordinate with the other health insurance so each plan pays the appropriate amount. You can update your plan coverage information with CIGNA HealthCare online by going to [myCIGNA.com](http://myCIGNA.com) and then going to the “Other Insurance Information” page under your Profile. The page will take you through the steps to update your information. Not keeping your information up to date may result in delayed or inaccurately paid claims. Also, remember to inform your physicians and other insurance carriers of all your medical coverage. This enables carriers to coordinate your coverage, eliminate duplication of benefits and reimburse your out-of-pocket costs to the fullest extent possible under the terms of your plans. You may also change or update your insurance information by calling the **CIGNA HealthCare 24-Hour Health Information Line at 1-800-CIGNA24.**

As a CARES member, you can take advantage of CIGNA HealthCare’s **Healthy-Rewards®** discounts for weight management programs such as Weight Watchers®, Jenny Craig®, and fitness club memberships. To access your **Healthy Rewards®** discount, visit [www.myCIGNA.com](http://www.myCIGNA.com) or call 1-800-870-3470.

## May is Skin Cancer Awareness Month

Skin Cancer is the most common form of cancer in the United States. More than 1 million skin cancers are diagnosed annually. Fair skinned people are most at risk, but it is also possible to get skin cancer if you have dark skin or if you tan easily.



### Sun Safety Tips

**Seek the shade**- especially between 10am & 4pm; **avoid tanning beds**; **use a sunscreen** with an SPF of 15 or higher every day; **apply sunscreen** 30 minutes before going outside and reapply every 2 hours; **cover up with clothing**, including a broad-brimmed hat and UV-blocking sunglasses; **keep newborns out of the sun** (sunscreens should be used on babies over the age of 6 months); **use sunless tanning products** if you must tan.

### The ABCDE’s—Examine your moles

**A**symmetry-benign moles are typically round. Melanoma (cancerous and malignant) lesions are typically irregular in shape.  
**B**order-benign moles have smooth, even borders. Melanoma lesions often have uneven borders  
**C**olor-benign moles are usually a single shade of brown. Melanoma lesions often contain many shades of brown or black  
**D**iameter-benign moles are usually less than 6 millimeters (1/4 inch) in diameter. Melanoma lesions are often more than 6 millimeters in diameter  
**E**volving-benign moles usually do not change size over time. Melanoma lesions often grow in size or change in height rapidly.

Remember, when caught early, most skin cancers can be cured so check your skin every month and schedule an annual exam with a dermatologist. To learn more about skin cancer prevention and to view examples of the ABCDE’s visit <http://skincancer.org>.

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### CARES Mission

As the unique choice for qualifying private educational institutions, CARES collaboratively focuses on innovative, quality benefit choices, actively managing costs, and sustained, superior service.



## FOCUS ON WELLNESS FOR EMPLOYEES AT UNIVERSITY OF DALLAS

In an effort to promote the physical, spiritual and emotional well-being of its students, faculty and staff, the **Office of Human Resources at University of Dallas** works closely with the Office of Student Life and other departments on campus to develop a Wellness Program. The website for the Office of Human resources features an outstanding item on the Employee Wellness Program which describes the Fitness Center, Intramural activities, and the services available through the University Clinic. The site also describes the readily available walking trails on the UD campus. Of special note are the Wellness Quick Links to 23 websites which provide wellness related resources and a special link to **UD Wellness Classes and Events.**

Thanks to UD Office of HR Website

The information in CARES Connection is intended to complement the advice of your health care providers and not to replace it. Before making any changes in your medication, diet or exercise, consult with your health care professional.