

# DRIVER'S SEAT

IT'S YOUR HEALTH. STAY IN THE DRIVER'S SEAT.®

## IN VOLUME 31

- Beat The Heat And Save Some Cash
- Did You Know?
- What Should You Do During A Vacation Emergency?
- Take Our Quiz

## DID YOU KNOW?

**THE SUN CAN BURN YOU THROUGH YOUR CLOTHING,** especially when wet.<sup>2</sup> To protect from harmful burns, be sure to apply sunscreen under your clothes, too! Over one million new cases of skin cancer will be diagnosed in the United States this year alone<sup>3</sup>. Make sure you're protected.

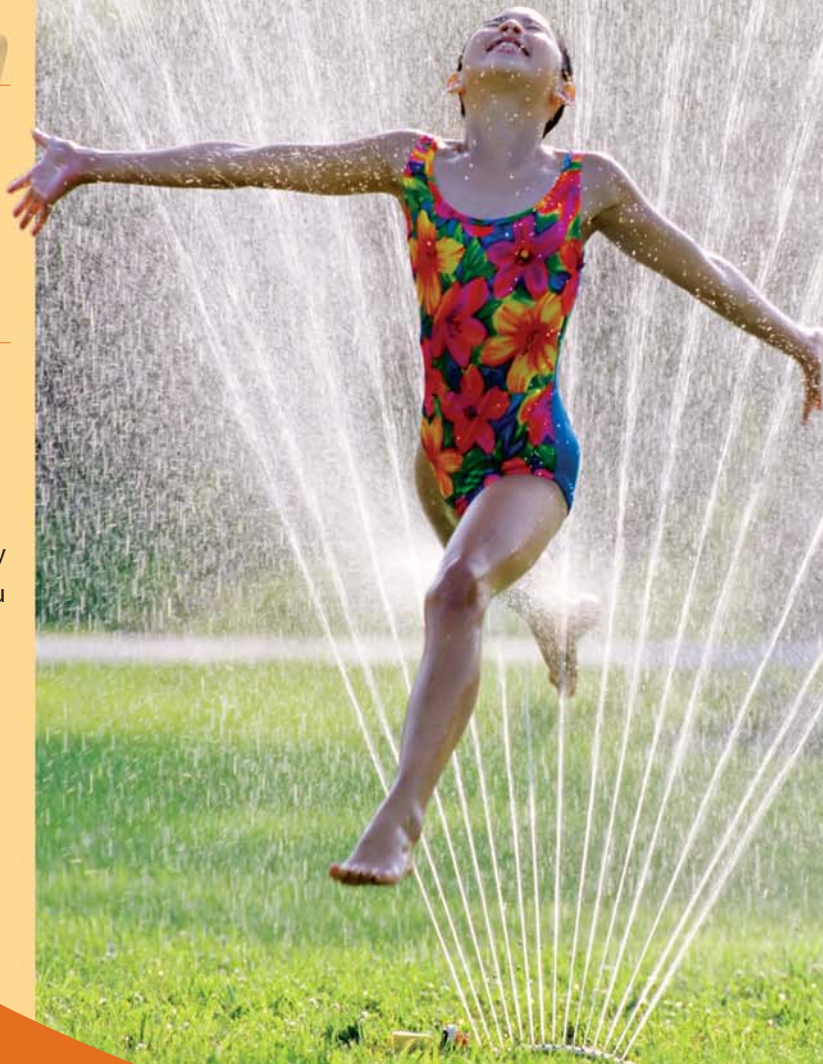
**FOOD POISONING AND OUTDOOR GRILLING** go hand in hand.<sup>4</sup> Wash your hands frequently and practice safety when working with raw meat and marinades.

**EXTREME HEAT IS THE CAUSE OF THOUSANDS OF EXPENSIVE HOSPITAL VISITS** each year.<sup>5</sup> When working, playing or exercising in hot weather, use the buddy system. Have friends keep an eye on you for symptoms of heat-induced illness, and do the same for them.

## BEAT THE HEAT AND SAVE SOME CASH

Those dog days of summer are quickly approaching, and it's time to get out of the house and hit the road, the beach, the mountains, or maybe just your own backyard. Wherever you choose to spend your summer, remember that practicing a few minutes of summer safety and prevention before heading outdoors can save you and your family a lot of trouble and money in the long run. More than \$58 billion is spent on medical expenses for unintentional injuries in children, and those numbers spike during the summer.<sup>1</sup> The following important summer safety rules can help to keep you and your kids safe.

- **Watch activity levels in extreme heat,** especially in children who may not realize how hot they're getting while they play.
- **Avoid using scented soaps, perfumes or hairsprays** when you'll be outside. These can all attract those annoying insects.
- **Make sure pool gates open outward** from the pool and latch inside at a height that children can't reach.
- **Use a lawn mower with an automatic stop** that will turn off if the handle is released.



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# TAKE OUR QUIZ

1

When you need to apply both sunscreen and insect repellent on a child, which do you apply first?

- A. Sunscreen
- B. Insect repellent
- C. Both at the same time
- D. These products should never be used together

2

Children and the elderly are most susceptible to heatstroke. Which of these are symptoms of heatstroke?

- A. Red, hot, and dry skin (no sweating)
- B. Throbbing headache and dizziness
- C. Nausea, confusion and unconsciousness
- D. All of the above

3

What's the most important feature to look for in a pair of sunglasses?

- A. Lens color
- B. Style
- C. UV protection
- D. Price

## ANSWERS

1. **A.** Apply sunscreen first and then apply insect repellent on your child. Be sure to closely follow the package directions on both.

2. **D.** Any of these symptoms can indicate that someone is suffering from heatstroke. Immediate medical attention may be necessary.

3. **C.** All sunglasses should contain broad spectrum UVA and UVB protection at a rating of 99 or 100 percent.<sup>6</sup> These are typically available in many styles and price ranges, and don't forget sunglasses for kids, too!

# WHAT SHOULD YOU DO DURING A VACATION EMERGENCY?

Summer vacations are made for relaxing, but sometimes an unexpected injury or accident can turn relaxation to panic in a hurry. Your health insurance is there to protect you, but here are some other things to consider that can save time and money in an emergency situation away from home:

- As part of your coverage, you have online and phone access to experienced registered nurses who can help you answer common health care ques-

tions. For more information, call the number or visit the website listed on your ID card. If, while on vacation, you have a question about what to do in a non-life threatening situation, talking to one of our nurses can give you the direction to get the out-of-town treatment you need while keeping your costs low.

- Be prepared before you travel with a list of in-network medical facilities or providers near your vacation destination. A few minutes of research beforehand can save you the hassle and expense that out-of-network claims can sometimes entail.



<sup>1</sup> Ask Dr. Bob by Dr. Bob Wilcott, Professor of Pediatric Medicine at St. Louis University Medical School, *St. Louis Post Dispatch*, May 19, 2008

<sup>2</sup> Sunburn by Dr. Amy Caron for eMedicine (part of WebMD) April 14, 2009

<sup>3</sup> Skin Cancer, American Dermatological Association, [ada.org](http://ada.org), © 2009

<sup>4</sup> CDC Highlights Summer Health and Safety Tips, Center for Disease Control and Prevention, [cdc.gov](http://cdc.gov), June 2008

<sup>5</sup> Hospital Stays Resulting from Excessive Heat and Cold Exposure Due to Weather Conditions in U.S. Community Hospitals, 2005, by Chaya T. Merrill, M.P.H., Mackenzie Miller and Claudia Steiner, M.D., M.P.H. for Healthcare Cost and Utilization Project, July 2008.

<sup>6</sup> Don't Forget to Protect Your Eyes This Summer, American Ophthalmology Association, [aao.org](http://aao.org), June 23, 2008

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