

# Health Matters

2026, Volume 1





# Skin Health Matters: Protect the Skin You're In

Skin does more than cover our bodies. It protects us from germs and acts as a barrier against the environment.

We are often thoughtful about protecting a young child's skin from the sun by using sunscreen and finding shade. As adults, it's easy to let some of those habits slip. Your skin is constantly exposed to sun, wind, and other elements that can cause damage. Wearing sunscreen, drinking plenty of water, eating healthy foods, and caring for your skin can help you enjoy your time outdoors while protecting yourself.

## Unpacking UV rays

Even on cloudy days, up to 80% of the sun's harmful ultraviolet (UV) rays can reach your skin. According to the Centers for Disease Control and Prevention (CDC), most skin cancers develop after too much exposure to UV rays. There are two types of rays that can damage skin.

- **UVB** rays affect the top layer of skin and are the main cause of sunburn.
- **UVA** rays go deeper into the skin and cause aging and long-term damage.

Take simple steps to protect yourself, including learning how to use sunscreen properly and applying it consistently.

## Skin cancer on the rise

According to the American Academy of Dermatology,\* one in five Americans will develop skin cancer in their lifetime. The most serious type of skin cancer, melanoma, can spread if not caught early. Learn how to recognize the signs of melanoma and what it looks like at [melanoma.org](https://www.melanoma.org). Early detection and screenings can protect your life and the lives of your loved ones.

## How can you screen for skin cancer?

A yearly professional skin exam is recommended beginning in your 20s or 30s, or earlier if you have a family history of skin cancer. Watch for changes in size, color, or shape of moles, and sores that don't heal. If you notice anything unusual, schedule an appointment with your primary care provider (PCP) or a dermatologist.

People of color are more likely to get melanoma in areas that rarely see the sun, such as the palms, soles, and under the nails.

Protecting your skin is an important part of staying healthy. By taking basic screening steps and learning about sun protection, you can enjoy the outdoors while lowering your risk of melanoma.

\*"Skin Cancer." American Academy of Dermatology, March 2, 2026. [aad.org/media/stats-skin-cancer](https://www.aad.org/media/stats-skin-cancer).

## Sun Safety Tips:

- **Check the UV index.** You can use a weather app to check the UV index in your area to see how strong the sun is.
- **Apply sunscreen.** Make sure to apply a broad-spectrum sunscreen that is SPF 30 or higher. Don't forget to protect your lips with SPF balm.
- **Dress smart.** Wear caps or wide-brimmed hats, sunglasses, and long sleeves when possible.
- **Hang out in the shade.** Be more cautious between the hours of 10 a.m. and 4 p.m. when UV rays tend to be higher.
- **Beware of reflective rays.** Bodies of water and sand can reflect damaging rays that can cause sunburn.
- **Avoid tanning beds.** Tanning beds expose your skin to harmful UV rays. For a quick glow, try a self-tanning lotion instead.



For more helpful tips from the American Academy of Dermatology Association, visit [aad.org/media/stats-sunscreen](https://www.aad.org/media/stats-sunscreen).

## Important EmblemHealth Member Resources

EmblemHealth is committed to supporting you. An important part of that commitment is making sure you're informed about all the resources available to you. These include:

- How to find a doctor or hospital.
- How to get a directory of doctors and hospitals (providers and practitioners).
- How to get verbal and written information in your preferred language, in braille, and using the TTY line.
- Language assistance for you to discuss utilization management (which helps to make sure you receive the right care, at the right time, in the right setting, and at a reasonable cost), appeal issues, and other services.
- Doctor transitions as your child gets older.
- What to do if you reach your benefit limit.
- Our care management services, including how to become eligible and how to opt in or out.
- Coordinating your health care.
- Utilization management decisions.
- Our quality improvement program.
- Your pharmacy coverage, restrictions, and preferences; pharmacy procedures including limits, exception requests, generic substitutions, therapeutic interchanges, and step therapy requirements.
- How new medical technologies may become a covered benefit.
- Member resources on our website.
- Your privacy rights.
- Your independent, external appeal rights and how to submit complaints and appeals.
- Your member rights and responsibilities (what we expect from you and what you can expect from us).

To learn more, visit [emblemhealth.com/healthmatters](https://emblemhealth.com/healthmatters) or call us at the number on your member ID card. You can also request a copy of this information be mailed to you in your preferred language.

## Behavioral Health vs. Mental Health



You may hear the terms mental health and behavioral health used in the same way. While they are closely connected, they are not exactly the same. Knowing the difference can help you understand what kind of support may be helpful.

**Mental health** is about how you think and feel. It can affect your mood, emotions, and relationships. Everyone has good days and bad days, but some people face ongoing challenges like anxiety, depression, bipolar disorder, or post-traumatic stress disorder (PTSD). For many people dealing with these issues, therapy, counseling, or medicine may help them feel better.

**Behavioral health** looks at how habits and actions affect overall health. It includes mental health, along with things like substance use, sleep problems, eating disorders, and ongoing stress. In many cases, these challenges can be improved with healthier habits and coping skills.

Overall, many people find that a mix of both mental and behavioral health support can be helpful. EmblemHealth is here to help. Get support by calling our confidential, dedicated Mental Health Concierge line\* at **646-447-9417** (TTY: **711**) from 9 a.m. to 5 p.m., Monday through Friday. We will schedule an appointment with a local mental health professional within five business days.

\*This service is for eligible Medicare Advantage group members. Medicare members in other plans will be directed to resources for their plan.

# Hydrate for Your Health

Did you know that our bodies are made up of about 60% water\*? And we are constantly losing those fluids through breathing, sweating, and even eating. As summer temperatures rise, remember the crucial role hydration plays in your overall health.

Hydration helps regulate your body temperature, transport nutrients and oxygen throughout your body, lubricate joints, and keep your organs functioning. Knowing the signs of dehydration can help you avoid serious health complications like heat exhaustion or seizures. Without proper hydration you may experience thirst, low energy levels, headaches or trouble concentrating, muscle cramps, or dark yellow urine. By the time you're thirsty, your body may already be slightly dehydrated.

Getting enough water is particularly important during warmer months when you are losing more water due to sweat. While there is no one-size-fits-all approach to how much water you need, following some simple tips will help keep your body functioning properly.

## Tips to help stay hydrated:

- Carry a refillable water bottle.
- Drink water before, during, and after exercise.
- Add fruit like lemon, berries, or cucumber for flavor.
- Eat water-rich foods like watermelon, oranges, and cucumbers.
- Set reminders to drink water during the day.

Staying hydrated is a simple habit that supports energy, digestion, and overall well-being.

\*“The Water in You: Water and the Human Body.” U.S. Geological Society. Accessed April 16, 2026. [usgs.gov/water-science-school/science/water-you-water-and-human-body](https://usgs.gov/water-science-school/science/water-you-water-and-human-body).



## Food Assistance This Summer, and Year Round

Food security is an ongoing challenge for many individuals and families, and it can become even more difficult during the summer months when household expenses rise and resources feel stretched.

Reliable access to nutritious food is essential to maintaining physical health, managing chronic conditions, and supporting overall well-being year-round. To help address these needs, EmblemHealth offers resources that connect members and communities with food security programs that support people at every stage of life. Some programs include the delivery of medically tailored meals to members who are dealing with short-term or chronic health conditions.

Through partnerships with local organizations, EmblemHealth Neighborhood Care locations host food giveaways, healthy cooking programs, and offer in-person nutrition support. These resources help people find free, or affordable, healthy food options and assistance programs in their neighborhoods. Whether someone is experiencing a short-term setback or long-term food insecurity, access to the right support can make a meaningful difference.

Learn more about available food assistance programs and resources at [emblemhealth.com/findfood](https://emblemhealth.com/findfood).

# ACPNY Offers Care in Your Community

Take advantage of the high-quality care and convenience AdvantageCare Physicians (ACPNY)\* offers. ACPNY is a primary and specialty care practice with 30+ offices across all five New York City boroughs and Long Island.

ACPNY doctors and health care professionals are in-network with all EmblemHealth plans. Make your appointment today! Find a doctor or medical office near you at [acpny.com/find-a-provider](https://acpny.com/find-a-provider).

\*AdvantageCare Physicians (ACPNY) is an EmblemHealth company.

## Make an Appointment With the New You!

Join Vitality WellSpark and learn something new to tackle your well-being goals with these 30-minute, virtual health education sessions\*\* led by a Vitality WellSpark health coach.

On the third Wednesday of each month, Vitality WellSpark hosts webinars on topics like centered living (balancing mind and body), healthy food as medicine, and living for longevity.

Sign up for Vitality WellSpark webinars by visiting [emblemhealth.com/vitalitywebinar](https://emblemhealth.com/vitalitywebinar).

### Let us hold your hand

If you are looking for additional help creating your goals, finding balance in your habits, or deciding where to start, try scheduling an appointment with a Vitality WellSpark health coach! Individual health coaching is confidential and there is no additional cost to you.

Use the Power of Vitality app and portal to explore your wellness program and resources. Visit [powerofvitality.com](https://powerofvitality.com) to get started today. You can also download the app from the **App Store** and **Google Play**.

Need help? Email [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com) or call **877-224-7117** (TTY: **711**) from 9 a.m. to 6 p.m., Monday through Friday.

\*\*These programs or services are not medical advice and should not be substituted for regular consultation with a health care professional.

## Women: Take a Little Time for Your Health

Women are multi-taskers. Managing appointments for the family and caregiving often means pushing caring for yourself to the back burner. Take time for yourself! Book your annual preventive care visits with your primary care provider (PCP) and OB/GYN to establish a health history with them before an illness or condition starts. Next, schedule pap smears, mammograms, lab work, and vaccinations to stay healthy.

### Protect your bones

While you're at your doctor's office, ask about a bone mineral density test to help detect osteoporosis and protect your bone health. This test measures how strong your bones are. If your bones are weak, catching it early can give you time to make changes to improve your bone health. You can get a reward for completing a bone mineral density test. Learn more at [emblemhealth.com/medicarerewards](https://emblemhealth.com/medicarerewards).

You can learn more about our women's health programs by visiting [emblemhealth.com/WomensHealth](https://emblemhealth.com/WomensHealth).



# What's the Difference: Medicare Wellness Visit vs. Annual Physical?



Many people don't realize that a Medicare Wellness Visit and an annual physical are not the same. Both help you stay healthy, but they have different purposes.

A **Medicare Wellness Visit** focuses on prevention. It's a planning visit where your doctor reviews your health history, medicines, and possible health risks. You'll talk about habits like nutrition and exercise, and review screenings and vaccines. There's no hands-on exam — this visit is about creating a plan to help you stay well.

An **annual physical** is a traditional checkup. Your doctor examines your body, checks your heart and lungs, and may order lab tests. This visit looks at your current physical health.

**Both visits are important.** Knowing the difference can help you choose the right appointment and get the most from your benefits.

Check your cost-sharing guide or call EmblemHealth Medicare Connect Concierge at **877-344-7364** (TTY: **711**). From Oct. 1 through March 31, they are available from 8 a.m. to 8 p.m., seven days a week. From April 1 through Sept. 30, they are available from 8 a.m. to 8 p.m., Monday through Saturday.

## Your Health, Your Rewards!

EmblemHealth's Member Rewards Program\* gives you more opportunities to be rewarded for taking care of your health. To get your reward card for an eligible service, you must register for the program and complete the health service. We must get the claim or attestation by Dec. 31, 2026.

If you need a replacement reward card, or have questions about rewards, call the Medicare Connect Concierge at **877-344-7364** (TTY: **711**).

From Oct. 1 through March 31, they are available from 8 a.m. to 8 p.m., seven days a week.

From April 1 through Sept. 30, they are available from 8 a.m. to 8 p.m., Monday through Saturday.

To see all the ways you can earn rewards, visit [emblemhealth.com/medicarerewards](https://emblemhealth.com/medicarerewards).

\*Registration and acceptance of program terms and conditions is required to receive rewards.

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Health Matters is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs. This is not a complete description of benefits. Limitations, cost sharing, and restrictions may apply. Benefits may change each year, and our network may change at any time. You will receive required notice of impacts to your benefits or coverage.



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## Visit the All-New Neighborhood Care Events Portal

EmblemHealth Neighborhood Care is excited to announce the launch of our new events portal! It's now easier for you to stay informed about Neighborhood Care and attend our free community-based health classes and events\*. We offer programs at 15 locations across Brooklyn, Manhattan, Staten Island, Queens, and the Bronx.

When you sign in to the events portal, you can view upcoming classes and events, register to attend, and manage your registration status — all from your computer or mobile device. Sign in to the portal and join us! For more information, visit [emblemhealth.com/neighborhood](https://emblemhealth.com/neighborhood).

\*Events are subject to change. All events are free and open to the public, unless otherwise stated in the event description. Registration is required. No obligation to enroll.

