

Screening Is Your Greatest Weapon Against Colorectal Cancer



March is colorectal cancer awareness month which means it's also time to kick embarrassment and fear to the curb and get screened!

Colorectal cancer is a highly curable cancer because of its high early detection rate and yet it's the second leading cause of cancer death in the U.S. Those statistics show that far too many Americans are still not partic-

ipating in regular colorectal cancer screenings. The Colorectal Cancer Alliance notes that with early detection, colorectal cancer has a 90% survival rate but the Alliance also estimates that 33% of eligible adults are not getting screened!

Why?

Let's be honest, colorectal cancer screening is not exactly dinner-table conversation but if it can detect

GUT CHECK

When it comes to your gut, it's easy to pass symptoms off as "nervous stomach," a stomach bug, food poisoning, or stress. But what if your gut is telling you it's something else? Colorectal cancer signs to watch for include:

- ✦ A change in bowel habits, including diarrhea, constipation, narrowing of the stools and feeling like your bowels are not completely emptying after using the bathroom
- ✦ Abdominal discomfort including pain, nausea, cramping, bloating or feeling unusually full
- ✦ Rectal bleeding that leaves blood in the toilet, in your stool, or on toilet paper
- ✦ Weakness and/or fatigue and shortness of breath
- ✦ Unexpected weight loss

cancer in its earliest and most treatable stages, it's a conversation every adult should be having...with their healthcare provider, their loved ones, their co-workers and their friends. There is no reason to let

(continued on page 2) →



The EWTF Health Plan covers routine and medically necessary colonoscopy for all plan participants. To learn more about coverage, visit the EWTF Health Plan's Summary Plan Description at <https://www.ewtf.org/health-benefits-spd/schedule-of-benefits/>.

(continued from page 1)

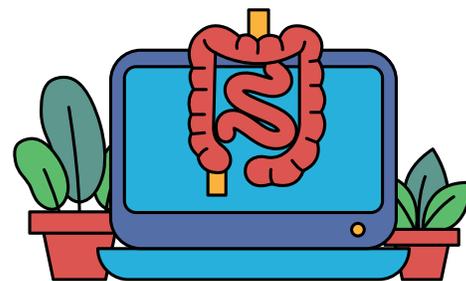
embarrassment and fear claim your life with colorectal cancer.

You should begin colorectal screening at age 45, unless you have a history of colorectal cancer, have certain risk factors or are experiencing symptoms, in which case your doctor may recommend screening at an earlier age. That screening is most commonly a colonoscopy which is considered the best screening option available today and uses a flexible tube with a camera inserted through the rectum and into the colon to provide a video image of the large intestine. Your doctor will be looking for anything unusual such as polyps—small growths that could turn into cancer—which can be removed

during the colonoscopy. Throughout the entire procedure, you will be under light sedation and will feel absolutely nothing. The procedure is safe, quick, very common, and depending on the report, may only need to be repeated every 10 years.

Most people will agree that the hardest part of a colonoscopy is the preparation leading up to it. Your doctor will provide you with a laxative protocol that will begin the day before your colonoscopy to ensure the procedure provides clear images of your intestine. After your colonoscopy, you can go right back to normal eating.

Colorectal cancer will claim over 50,000 lives this year alone, but yours doesn't need to be one of them!



CONSIDER THE RISK

Risk factors for colorectal cancer include:

Age: Most colorectal cancer is diagnosed in people over age 50.

Family history: A first-degree relative (parent, sibling or child) with a history of colorectal cancer or colorectal polyps increases your risk.

Hereditary cancer syndrome which is inherited genetic changes that increase the risk for colorectal cancer.

Obesity

Tobacco use

Diet: Eating a lot of red meat, processed meat and grilled or charred meat increases your risk.

Inflammatory Bowel Disease such as Crohn's Disease or ulcerative colitis

Race: Black men and women have higher rates of colorectal cancer.

Personal history of colorectal polyps

Heavy alcohol use

Lack of physical activity

Trending Among the Young

In contrast to declining rates in older adults, doctors are discovering that colorectal cancer rates are rising among younger adults, those under the age of 50, which makes screening at the earliest recommended age extremely important. This form of colorectal cancer is referred to as young-onset colorectal cancer. It's believed that colorectal cancer rates are rising among this population because symptoms are not being recognized early, and screenings are being delayed, which means cancer is being diagnosed at more advanced stages. Even though 45 is the age at which regular colorectal cancer screening is recommended, if you are experiencing signs or symptoms of abnormalities or discomfort, at any age, speak with your doctor!



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Give Yourself Some Credit

Ever wonder why you secured an auto loan at a lower interest rate than your co-worker or why you might qualify for a higher credit card limit than someone else. That's because you have solid credit and lenders feel comfortable loaning you money and are confident you will be able to pay it back. However, credit isn't always good. Many people—too many—have *bad* credit from past borrowing history and bad credit can make it hard to buy a car, get a home mortgage, rent an apartment or get a credit card. Bad credit can make you prey to lenders looking to make some big money off of your financial challenges.

Good credit or bad credit refers to your credit worthiness. That is a lender's assessment of how likely you are to repay your debt. Good credit or bad credit is based on your credit score which is generated based on your borrowing history, or more specifically, your history of paying back money you have borrowed. When you turn 18 and are considered a legal adult, you have neither good credit nor bad credit; you are credit invisible. You can build good credit by opening a credit account such as a credit card or a loan and making payments on time and in full each payment cycle. Conversely, you can saddle yourself with bad credit by being late on payments or not making payments at all. (Paying the minimum amount due doesn't hurt your credit but it doesn't help you build better credit either.)

Credit scores are generated based on a person's credit report from one of the three credit bureaus—Experian, TransUnion, and Equifax. Credit



scores generally range from 300 to 850 with the higher the score the better the credit. The reports are based on:

- * payment history
- * how much you owe
- * your history with credit accounts
- * your experience with different types of credit
- * recent credit activity

Credit scores are generated by two scoring companies—FICO and VantageScore—and while there might be slight differences in their credit scoring, both hold true to better creditworthiness, earning a higher credit score number.

If you have good credit, protect it! If your credit score could stand to improve, there are things you can do:

- * Pay your bills on time
- * Pay down credit card debt
- * Make credit card payments early

- * Bring past due accounts current
- * Review your credit report for errors

By law, everyone is entitled to a free credit report each year from the three credit bureaus. This is the best way to monitor your credit. You can request the credit reports through Annual Credit Report, the only source authorized by the federal government, by visiting [AnnualCreditReport.com](https://www.annualcreditreport.com), calling 1-877-322-8228 (TTY: 1-800-821-7232) or filling out the [Annual Credit Report request form](#) and mailing it to Annual Credit Report Request Service; PO Box 105281; Atlanta, GA 30348-5281.

Remember, BHS, our employee assistance program, is available 24 hours a day, 7 days a week to provide counseling and support on anything that may be causing you concern, including work-life issues such as financial stress. Reach out to BHS's mental health professionals at 888-784-5665.



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NEW BENEFIT Provides Women’s Health Support

The EWTF Health Plan recently partnered with women’s health benefit provider Progyny to bring additional resources and benefits to our members going through health/life events such as family planning, fertility, pregnancy, and menopause.

Progyny provides medical guidance and support to improve outcomes in family planning as well as continued family-building support and reproductive support. Progyny offers guidance and resources on:

- Trying to conceive and pre-conception
- Fertility, adoption, and surrogacy
- Pregnancy, postpartum, and return-to-work
- Parent and child well-being
- Menopause and midlife

Progyny can even connect members to women’s health providers within our United Healthcare network of participating providers and provide pharmacy benefits. Upon joining,

participants are connected to their own personal Progyny Care Advocate—a registered nurse or other fertility specialist—to see them through their health journey. To join Progyny, visit www.progyny.com and click Member Login in the upper right corner to create an account.

In honor of National Infertility Awareness Week, April 19-25, Progyny will be hosting a webinar titled *What to Expect on a Family Building Journey* on Tuesday, April 21st at 3 p.m. Register for the webinar by visiting register.gotowebinar.com/register/6600936100838666587?source=Flyer or by scanning the



QR code to the right. With your registration, you will receive a recording of the webinar after the event to be viewed at any time if you are unable to attend the event on its scheduled day and time. If you have any questions, reach out to Progyny via email at education@progyny.com.



KIDS' CORNER

BELLY LAUGHS FOR ST. PATRICK'S DAY

- How does a leprechaun say farewell? *Irish you well!*
- Why should you never iron a four-leaf clover? *You don't want to press your luck.*
- What kind of bow can't be tied? *A rainbow.*
- Why are leprechauns so good at karate? *They've got a black belt.*