

# Take Steps to Reduce Your Risk of Cancer

According to the Centers for Disease Control and Prevention (CDC), one in three Americans will be diagnosed with cancer in their lifetime. There are things you can do to help lower your risk. Research has shown that a healthy diet and regular exercise can make a difference. It's also important to get recommended screenings so any signs of cancer can be caught before they become more serious.

## Live a Healthy Lifestyle

Little changes to your [lifestyle](#) can make a big difference in lowering your risk of cancer and improving your overall health.

**Eat a balanced diet** - A [healthy diet](#) should include daily servings of dark green, red and orange vegetables, a colorful variety of fruits, whole-grain breads, pasta and brown rice, high-fiber rich foods like beans and peas, and lean sources of protein, such as fish. Also limit foods that are high in saturated and trans fats or contain added sugar and sodium.

**Get moving** - [Being overweight increases your risk](#) for 13 types of cancer including breast cancer in post-menopausal women and colon cancer. Aim for at least 150 minutes of moderate-intensity aerobic activity each week to help maintain a healthy weight. A brisk walk or hike is a great way to get exercise. Be sure to check with your healthcare provider before starting a new exercise program.

**Protect your skin** - Wear a hat, sunglasses and sunscreen to protect yourself from harmful UV rays to lower your risk of [skin cancer](#).

**Avoid tobacco products** - [Tobacco usage](#) and exposure to tobacco smoke can cause different types of cancer and other health problems. If you need help quitting, call QuitLine at 1-866-845-7702.

**Limit alcohol consumption** - The more alcohol you drink, the higher your risk. In fact, [alcohol use](#) can increase your risk of getting six different types of cancer including breast and colon cancer.



## Talk to Your Healthcare Provider About Screenings

Different cancer screenings are recommended for people based on age, risk factors and family history. Regular screenings can help identify signs of disease or other health issues early when they are easier to treat. Your healthcare provider will help you develop the cancer screening schedule that's right for you.

**Colorectal cancer screening** - Colonoscopies are the preferred screening method and should be done once every 10 years (based on your results) starting at age 45 or earlier, depending on family history and other risk factors.

**Breast cancer screening** - Beginning at age 40, talk to your doctor about your risks and how often you should get a mammogram. Women ages 50-74 should have a mammogram every two years.

**Cervical cancer screening** - Cervical cancer screenings are recommended for women ages 21-65.

Women 21-29:

- Cervical cytology (Pap test) every 3 years

Starting at age 30, talk to your healthcare provider about which of the following testing schedules is right for you:

- A Pap test every 3 years
- An HPV (human papillomavirus) test every 5 years
- An HPV test along with the Pap test every 5 years

Ask your doctor about the HPV vaccine which has been shown to prevent most cervical cancers and several other types of cancer.

## Maximize Your Health Benefits

Many of these screenings and a [other preventive services](#) should be covered under your Medical Mutual plan if they are performed by a network provider. That means you won't be charged a copay or coinsurance. However, out-of-network charges may apply if the services are performed by a non-network provider.

Keep in mind that some services may be subject to age, gender or other restrictions. In addition, some prescription drugs or services may be subject to prior authorization, quantity limits, etc.

## High-Deductible Health Plan (HDHP)

If you have a high-deductible health plan (HDHP) tied to a health savings account (HSA), it's smart to take advantage of it. With an HSA, you can use tax-free money to pay your deductible and other qualified medical expenses. Your HSA balance rolls over year to year, so you can build up reserves to pay for healthcare items and services you need later.

## Talk to Your PCP About Your Risks

Schedule an appointment with your primary care provider (PCP) at least once per year. If you don't have a PCP, use the Find a Provider tool on [My Health Plan](#). Many providers also offer telehealth visits as an alternative to a face-to-face visit. Ask your provider about your options.

If you have questions about your health plan or need help finding an in-network provider, call Medical Mutual Customer Care at 1-800-586-4509.