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NOTES:
Skin cancer is the most common form of cancer in the United States. One in five Americans will develop skin cancer at some point. And every year, more new cases of skin cancer are diagnosed than breast, prostate, long and colon cancers combined. These are startling numbers. But we can change them by understanding the risk factors and following guidelines for early detection.

Risk Factors Anyone can get skin cancer — regardless of their skin color. But certain characteristics place you at a higher risk for developing this disease:

- Light-colored skin that burns easily
- Skin with freckles and/or moles
- Blond or red hair and blue or green eyes
- Use of tanning beds (current or previous)
- History of sunburns, especially those that blistered
- Weakened immune system
- Family history of skin cancer

Sources: American Academy of Dermatology and the Skin Cancer Foundation, independent organizations that provide health information on behalf of BlueCross BlueShield of South Carolina.
The ABCDEs of Detection Melanoma is the most serious form of skin cancer. On average, one American dies from melanoma every hour. But when detected early, melanoma is highly curable. That’s why it’s so important to perform monthly self-exams.

If you notice a spot on your skin, remember the “ABCDEs” of melanoma detection:

- **Asymmetry**: One half does not look like the other half.
- **Border**: Irregular, scalloped or poorly defined border
- **Color**: Single spot contains various shades of tan, brown and black — sometimes even white, red or blue.
- **Diameter**: Melanomas are typically greater than 6 millimeters when diagnosed (the size of a pencil eraser), but can be smaller.
- **Evolving**: A mole or skin growth that looks different from the rest or is changing in size, shape or color.

Sources: American Academy of Dermatology and the Skin Cancer Foundation, independent organizations that provide health information on behalf of BlueCross BlueShield of South Carolina.

[Image: How to spot skin cancer infographic](https://bannerhealth.com)
SRNS Marketplace is open for business and allows SRNS employees to access thousands of discounts that cannot be found anywhere else in one location.

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The easy-to-use online marketplace allows employees to find deals on
• pet insurance
• Home and auto insurance
• restaurants
• family care
• favorite local establishments and more!
On July 06, 2022 the Savings and Pension Administrative Committee will make changes to the investment options available within the plan. These changes have been carefully reviewed and are designed to offer quality investment options at lower costs as you prepare for retirement.

To access your account online, visit https://www.transamerica.com/portal/srsretire. If you have questions about your account, call 866-288-3257. Transamerica customer care representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.
What is a Beneficiary?
A beneficiary is a person or legal entity that has been designated to receive the proceeds from your Health Savings Account (HSA) in the event of death.

A beneficiary can be one or more individuals (i.e., spouse, children, relatives, or friends) or organizations, such as a trust or charity. You can designate two types of beneficiaries:

1. **Primary Beneficiary**: are first to receive the designated asset upon your death. If you name more than one primary beneficiary, each will share the benefit equally, unless you indicate specific percentages totaling 100 percent are to be paid.

2. **Secondary (Contingent) Beneficiary**: receive the asset if there are no surviving primary beneficiaries upon your death. Multiple contingent beneficiaries will share the benefit equally, unless you indicate specific percentages totaling 100 percent are to be paid.

Designating a Beneficiary with HSA Bank
If you wish to designate a beneficiary or update your current beneficiary with HSA Bank, simply follow these easy steps. In the absence of a designation, your beneficiary is your estate!

**Step 1:**
After logging in to your account on the Member Website, navigate to the Profile Summary page.

**Step 2:**
Next, click on **Add Beneficiary**.

**Step 3:**
You will then be asked to provide information about your chosen beneficiary, including his/her Social Security Number and his/her birthdate. Upon completion of this form, click Submit.