



How health insurance works

We know health insurance can be difficult to navigate. Ascension Personalized Care (APC) is here to help you understand how it works. Common healthcare questions you may have include:

- What is a plan year?
- What is a Summary of Benefits and Coverage (SBC)?
- What is an out-of-pocket maximum?
- How does a deductible impact premium?

Discover more answers to your questions below.

[How health insurance works](#)

Skin cancer awareness

As we head into the final days of summer, we hope you're enjoying all the outdoor fun that this season offers.

However, it is important to remember to wear sunscreen outside. Skin cancer is the most common cancer in the United States. Be sure to take precautions regarding sun exposure and know the dangers the sun can pose.



To learn more about early detection and staying safe from the sun, click [here](#).

Time for school-keep your kids healthy

During this time of year many students are getting ready to go back to school.

This means being together with friends and teachers. It also means being exposed to germs and viruses. But there are some things parents and kids can do to keep healthy throughout the year:

- Wash hands often with soap and water
- Avoid touching your face to help prevent infections
- Clean and sanitize surfaces
- Stay home when sick



Benefit plan terms to know

To help Ascension Personalized Care members better understand health care terminology, we have created a glossary of common terms and examples of how they are used.

Arranged in alphabetical order, you can learn more [here](#).

Uniquely Ascension Service Center



Phone: 833-600-1311

TTY: 586-693-1214

Monday through Friday, 8:00 a.m. to 6:00 p.m. EST

Email: apcsupport@ascension.org

Address: PO Box 1707

Troy, MI 48099-1707



Ascension Personalized Care benefits are underwritten by US Health and Life Insurance Company.

View this email [online](#).

PO Box 1707 | Troy, MI 48099-1707 US

This email was sent to .

To continue receiving our emails, add us to your address book.

emma®

[Subscribe](#) to our email list.