



# HEALTHCARE OMBUDSPERSON PROGRAM

**HEALTHCARE CONNECTION | MAY 2025**

## MAY IS NATIONAL SKIN CANCER AWARENESS MONTH

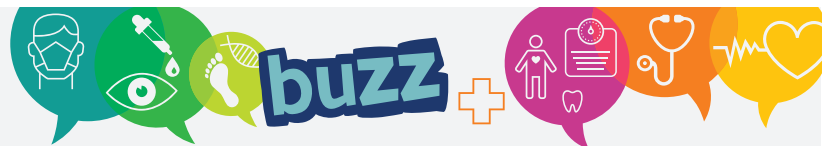


As the calendar changes from spring to summer, many of us are looking forward to enjoying outdoor activities and some fun in the sun. Before you pack up the car and head down the shore for a beach day, consider making an appointment with an in-network dermatologist for a routine skin cancer screening. While skin cancer is the most common type of cancer in the United States, early detection can lead to successful treatment outcomes.

To protect yourself from skin cancer, experts recommend you limit your sun exposure during peak hours, from 10 am to 4 pm. While that may interfere with your plans for a day at the beach, you can take steps to shield yourself when you're outside. Wearing protective clothing, such as long-sleeved shirts, sunglasses, and hats can keep your skin safe. Always be sure to use a sunscreen with a high SPF number – experts recommend 30 or higher, and don't forget to pack your beach umbrella!

The risk of skin cancer is not limited to individuals who sunburn easily or exhibit physical symptoms of sunburn. While skin cancer affects people of all racial and ethnic backgrounds, cases among individuals of color are often underreported due to lower awareness among healthcare providers. Regardless of your skin color, you should be routinely checking yourself for changes in moles, birthmarks, or lesions, including on parts of the body that don't typically receive a lot of sun exposure. You should also talk to your doctor about doing a more thorough examination or see a dermatologist for a professional skin cancer screening. If you are at high risk, you should have them performed regularly. With May being "National Skin Cancer Awareness Month," there's no better time to connect with your healthcare provider.

### HEALTHCARE 101: OUT-OF-POCKET MAXIMUM



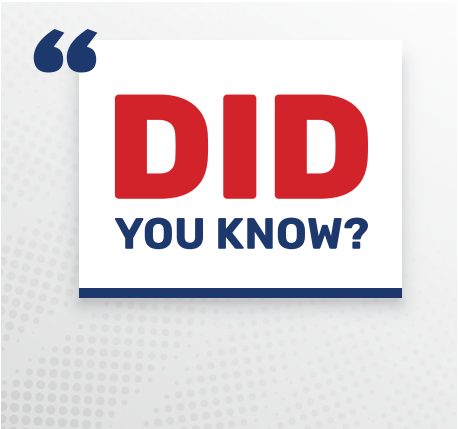
The out-of-pocket maximum (sometimes abbreviated as OOP Max) is the maximum amount of money you are required to pay for services covered by your insurance plan within a calendar year. Deductibles and co-pays count towards your OOP Max, which, under the New Jersey State Health Benefits Program, resets at the beginning of each year. Medical, prescription, and dental plans all have their own out-of-pocket maximums, and they vary by plan type and coverage levels. Contact your healthcare ombudsperson to learn more about your OOP Max. If you regularly get close to or reach your out-of-pocket maximum, consider enrolling in the Flexible Spending Account (FSA) program to help take the sting out of your healthcare costs by paying for qualifying expenses with pre-tax dollars.

# STAYING ON TOP OF THE LATEST TRENDS IN HEALTHCARE TO SERVE OUR MEMBERS



The members of the CWA Healthcare Ombudspersons team have years of experience as both state workers and CWA members, bringing those skills to their daily work as they strive to fulfill the program’s mission to provide education and counseling to employees, resolve employee healthcare issues, and work to create better healthcare outcomes for all of our state workers. To provide the best possible service, the CWA Healthcare Ombudspersons are continuously working to keep their knowledge up to date.

In addition to attending worksite meetings and numerous webinars, the Healthcare Ombudspersons attend conferences such as the 32BJ Health Fund’s Health Insights Fall Conference, where they learn about new strategies of addressing the skyrocketing cost of healthcare. This spring, members of the team attended the New Jersey Public Employment Conference and an Employee Benefits Innovation Summit to discuss trends in public employee health benefits with innovators focused on improving communication with workers regarding healthcare-related issues.



## World No Tobacco Day is May 31st

*In addition to the well-known health effects associated with smoking and tobacco use, **TobaccoFree.org** estimates that the average smoker spends over \$1,500 a year on these products. Imagine what could you do with that extra cash as you enjoy better health? See your doctor for help kicking the habit.*

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