

OUTREACH

A Publication for Members of the Select Benefit Services Association • 2025



Think You're Too Young To Get Colon Cancer? Think Again

(BPT) - Have you ever thought, "I'm too young to get colon cancer"? The truth is that colorectal cancer (CRC) is affecting more younger adults than ever before. Despite this alarming trend, many people remain unaware of their risk. Since colon cancer isn't exactly a topic for dinner table conversation, important discussions about family history often get overlooked. But understanding your risk and getting screened early could make all the difference.

That's why health experts have taken action. In 2021, the U.S. Preventive Services Task Force lowered the recommended screening age to 45 to help detect CRC sooner. Still, many younger adults put off getting tested, either because they don't know their risk, lack insurance coverage, or simply want to avoid the hassle of a colonoscopy.

So, if you're worried about your digestive health or you are experiencing symptoms, what are your options? Even if you have health insurance, a colonoscopy is not always covered unless you meet specific criteria. Plus, the preparation and recovery can be time-consuming.

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The good news? There are easier, less invasive options you can use at home - and one of them, Reese's ColoTest, doesn't even require a prescription.

With Colorectal Cancer Awareness Month in March, now is a great time to learn about your screening options, and the benefits and drawbacks of each, to help stay ahead of the disease.



Colonoscopy

Colonoscopy has long been considered the 'gold standard' in CRC screening. It is recommended every ten years for adults 45 and older (or more frequently if you're at high risk). Insurance is unlikely to cover a colonoscopy unless you're eligible due to age or family history of colorectal cancer, polyps and conditions including ulcerative colitis or Crohn's, Lynch Syndrome and others. Because a colonoscopy is a costly - and time-consuming - procedure involving days of unpleasant preparation, sedation and recovery, many people put it off. Learn more about colonoscopies and other screening methods at ColorectalCancer.org.

Blood tests

Recently approved blood-based screening tests can detect colorectal cancer by analyzing specific biomarkers in your blood. On the plus side, they can be combined with other routine blood work, but they do require going to the lab, getting stuck with a needle, and waiting for results. Since these tests are still relatively new and insurance coverage may vary, it's a good idea to check with your provider.

Stool DNA test

If you're at average risk for CRC and 45 or over, you'll need a prescription for an at-home stool DNA test kit. You then send the sample to a lab for results in a couple of weeks. This kind of test uses a combination of stool-based DNA and hemoglobin testing to detect abnormal cells that can indicate the presence of cancer. Most insurers cover the cost only if you're 45 or older, but you should check your health insurance plan for specifics.

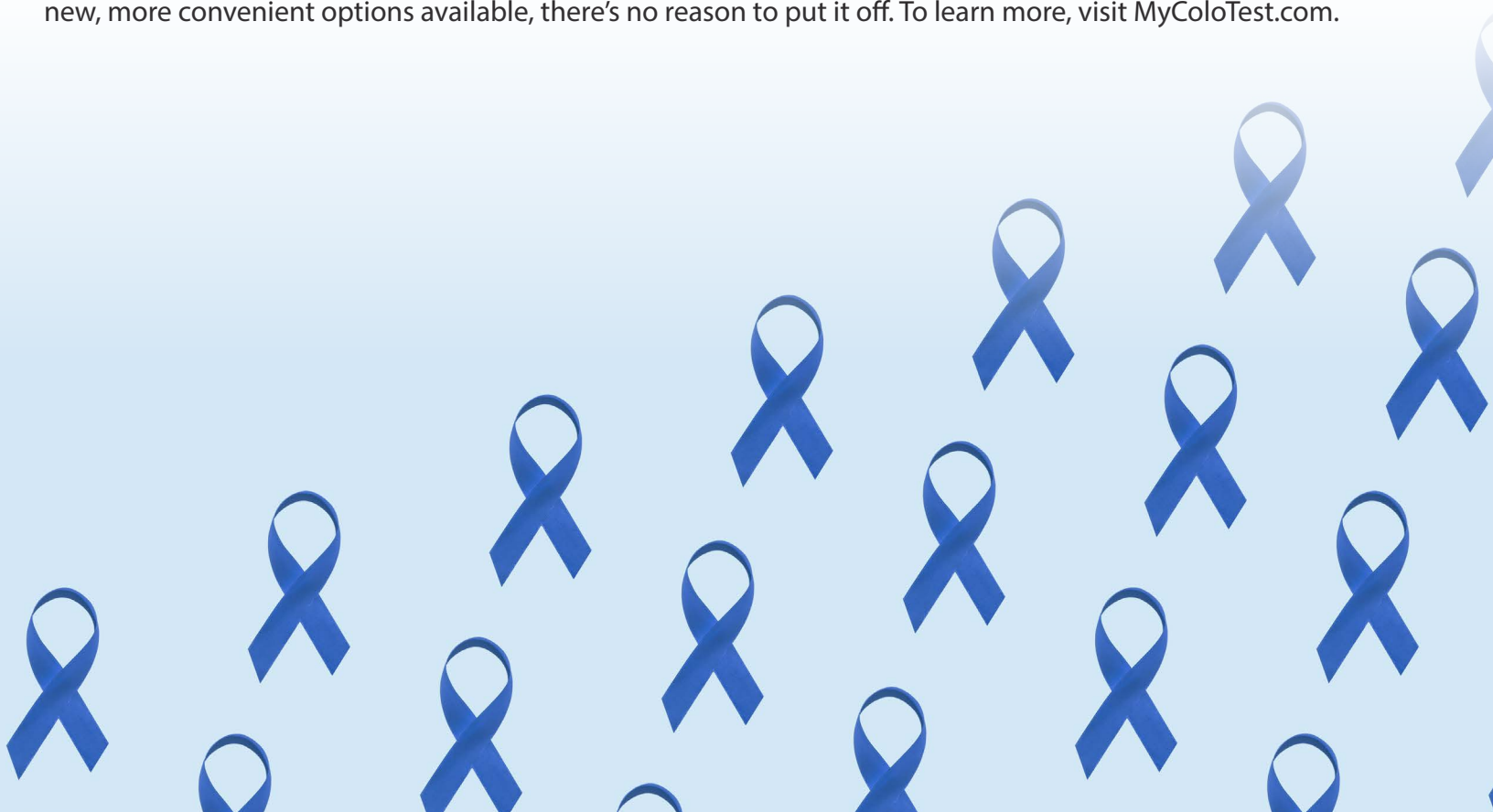
FIT test

Fecal immunochemical tests (FIT) look for the presence of hidden blood in stool, offering a simple, non-invasive alternative for those hesitant about colonoscopies or interested in more frequent testing. Reese's ColoTest, for example, is an affordable, easily accessible screening option available without a prescription. With just one stool sample and no prep or dietary restrictions, you can self-test at home as often as you like - without the hassle of lab processing.

Unlike some FIT tests that require sending a sample to a lab and waiting days for results, Reese's ColoTest delivers results in just one minute. ColoTest is 98.8% accurate in detecting hidden blood in the stool, which can be an early warning sign for colorectal cancer and other conditions, including diverticulitis, gastrointestinal disorders, colitis and polyps. It's available at pharmacy retailers nationwide and online, including Walmart, Amazon and over 7,000 CVS Pharmacy stores, plus on CVS.com.

"Researchers found that people who had FIT testing done every year had a 33% lower chance of dying from colorectal cancer," said Jeffrey Reese, president of Reese Pharmaceutical. "FIT tests can be started at a younger age and repeated every year, providing earlier detection opportunities - especially for anyone with a higher risk."

The bottom line? Screening for colorectal cancer has never been easier - or more important. Whether you choose a colonoscopy, a stool-based test or a simple FIT test, the key is to get screened. Early detection saves lives, and with new, more convenient options available, there's no reason to put it off. To learn more, visit [MyColoTest.com](https://www.MyColoTest.com).



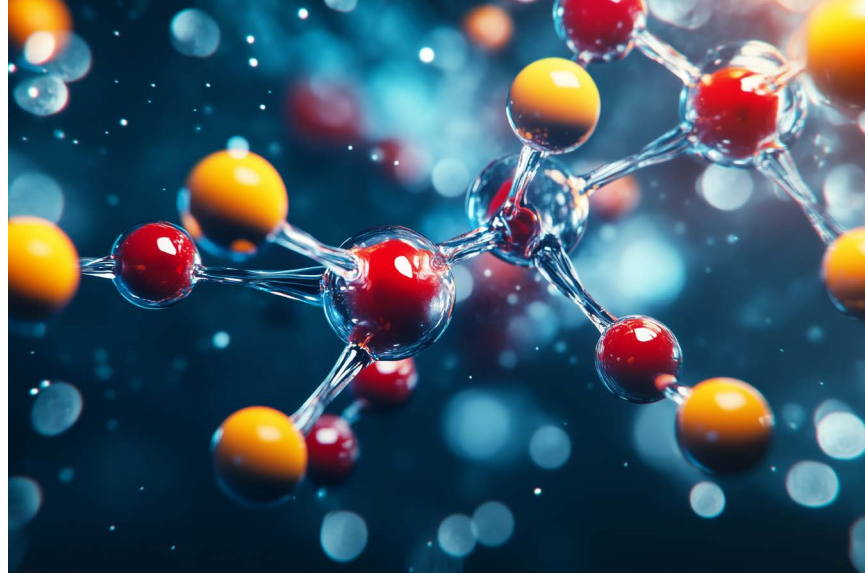
What Are PFAS?

Chemicals called PFAS are sometimes in the news. PFAS stands for perfluoroalkyl and polyfluoroalkyl substances. PFAS are widely used and long-lasting. They're found in everyday items like carpets, clothes, and cookware. They have many uses. For example, they can help keep food from sticking to packages and prevent stains on fabrics. PFAS are even used in some fire-fighting foams.

These chemicals do not break down easily in the environment. And they can build up in the blood over time. Some studies have found that PFAS can be detected in the blood and urine of people and animals.

Scientists are working to better understand how PFAS might affect human health. Some studies have found links between PFAS and increased risk for some cancers. Others have found that PFAS are linked to changes in metabolism or body weight.

In the early 2000s, some PFAS chemicals were removed from consumer products. One study found that blood levels of the chemicals dropped after that. But since then, new PFAS chemicals have been created. NIH-supported studies are continuing to assess the potential health effects of these new products. But because there are thousands of variations in PFAS chemicals, they can be hard to study.



Membership Benefits

- **Car Rental**
 - Up to 15% savings
 - Includes USA and Canada
- **Theme Parks**
 - Theme Park tickets
 - Universal Parks®, Legoland®, Six Flags® Nationwide and more
- **Flower and Gift Baskets**
 - Up to 20% savings
 - Includes flowers, gourmet baskets, sweet treats, collectibles and more!
- **Movie Tickets**
 - Up to 40% on movie tickets
 - Includes many major movie theater chains in the U.S.
- **Hotel/Motel**
 - Up to 60% savings
 - Hotel, motel and resort chains nationwide
- **Phone and Tablets**
 - Earn cash back at stores you're shopping at today
 - Safe, simple, free
- **Fitness Health**
 - Up to 50% off membership dues at over 600 locations nationwide
 - Includes discounts on sporting goods, magazines, gourmet foods and more!

Visit www.selectbenefitservicesassociation.com to find more information on product benefits available with your association membership.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Select Benefit Services Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Wednesday, August 13, 2025 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

Select Benefit Services Association August 13, 2025 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF SELECT BENEFIT SERVICES ASSOCIATION

The undersigned member of Select Benefit Services Association does hereby constitute and appoint the President of Select Benefit Services Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Select Benefit Services Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
Dale Turvey, Tom Ebner, and Kim Darling
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2025

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
July 18, 2025
Date



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Outreach is published by:

Select Benefit Services Association

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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change.

Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

