

Sunscreen vs. Sunblock

“Sunblock” and “sunscreen” are often used interchangeably to describe various types of liquid or spray UV protection. But did you know they’re actually two separate products with differing ingredients, consistencies, and methods of protecting you from the sun?

Sunscreens absorb the sun’s ultraviolet rays and **convert them** into **heat**. They must be massaged into the skin at least **20 minutes before sun exposure**. Since sunscreens are absorbed by the skin, they **don’t leave a white cast**.

Sunblock reflects ultraviolet rays back into the environment. They are slathered onto the skin right before sun exposure and act as a **physical barrier** between you and the sun. Sunblock ingredients include either **zinc oxide or titanium dioxide**, which is what gives sunblock its signature white cast.

Both sunscreen and sunblock offer powerful protection from ultraviolet light. Sunscreen has much **better water-resistant formulas**, so they can be a better option for outdoor activities and swimming. However, those with sensitive or acne-prone skin may prefer sunblock as it **is less likely to cause breakouts or allergic reactions**.

UV protection needs to be reapplied every **two hours**, unless your skin begins to look dry, redden, or you start to feel a prickly or burning sensation. **These are signs that your UV protection has worn off**. If swimming in the sun for long stretches of time, sunscreens and sunblock labeled “water resistant” will last longer than regular UV protection, but should still be reapplied **every 40 to 80 minutes**.

College Life and Health Insurance

Acceptance letters, roommates, and dorm-sized furniture — there’s a lot to keep track of when getting ready for college. Health insurance may be far down your lists of concerns, but you don’t want to get caught paying out of pocket for doctor’s appointments when the flu is going around. There are many health insurance options for college students, helping you to stay healthy while attending class.

College students under the age of 26 can remain on their parents’ plan, which is a great option for full-time students at the beginning of their careers. However, if you’re attending college out of state or in a new area, in-network doctors and hospitals may not be readily available. In this case, health insurance through your college may be a better deal. **Often more affordable than private healthcare, college-sponsored health insurance offers good coverage of on-campus care**. Most school-sponsored health insurance plans are regulated by the ACA and cover the ACA’s designated **10 essential health benefits**, which includes doctor’s visits and mental health, pediatric, and preventative services.

You can also apply directly through **ACA’s marketplace** during Open Enrollment season or anytime throughout the year if you experience a **Qualifying Life Event**.

For some students, Medicaid may be an option. Medicaid provides free or low-cost health insurance to those with qualifying incomes. **Eligibility** for Medicaid plans depends on your state. Private healthcare is another option, though this may come with a higher price tag.

Kaiser Permanente, Blue Cross and Blue Shield of Texas, and UHC all offer plans for college students with larger networks that may cover more than just the ACA’s essential benefits.

DISCLAIMER: The information contained herein is intended to serve as a general guide. Please consult your physician, insurance company and/or tax advisor for information specific to your individual needs.

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BENEFIT SPOTLIGHT

Understanding EOI

Evidence of Insurability is a process insurance companies use to assess an individual’s overall health before approving certain types or amounts of coverage. It’s most commonly associated with life and disability insurance. While not every employee will need to complete EOI, it typically comes into play when you’re requesting coverage beyond a Guaranteed Issue amount or enrolling outside of your initial eligibility window.

There are a few common scenarios where EOI may be required:

- If you choose life or disability insurance above the Guaranteed Issue limit during enrollment.
- If you decline coverage when first eligible and decide to enroll later.
- Some plans allow increases during annual enrollment, but those increases may require EOI.

It’s important to pay attention to these moments, as they can impact not only your coverage approval but also how quickly your benefits take effect.

Completing EOI is usually simpler than people expect. Most insurers require you to fill out a short questionnaire about your medical history, current health status, and lifestyle habits (such as tobacco use). In some cases, additional information may be requested, like a medical exam or physician records, but that’s less common for employer-sponsored plans. The key is to answer all questions honestly and completely.

What Happens After You Apply

After reviewing your EOI, the insurance carrier will make one of the following decisions:

- **Approval:** Your requested coverage is accepted as-is.
- **Conditional approval:** Coverage is approved but may include certain limitations or higher premiums.
- **Denial:** Coverage is not approved based on the information provided.

Denial doesn’t necessarily mean you’ll never qualify. Changes in health status or future enrollment opportunities may allow you to reapply.

If you’re unsure whether EOI applies to your situation, your HR team or benefits administrator can help guide you.

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