HOW TO READ A LABEL

By 2010, maybe sooner, the Food and Drug Administration (FDA) will require manufacturers to label sunscreens according to how well they protect against UVA, as well as UVB, rays.

SPF The SPF (Sun Protection Factor) rates how well the product protects against burning UVB rays (the new labels will call it "Sunburn Protection Factor"). For example, SPF 15 allows you to stay in the sun 15 times longer without burning than you could without sunscreen—say, 150 minutes if you normally get a burn in 10. (To get this level of protection you need to reapply according to package directions.) The American Academy of Dermatology advises using a sunscreen with at least SPF 15 daily and SPF 30 or more if you'll be spending a lot of time in the sun.

Water Resistant/ Waterproof Designed to be worn when you swim or do active sports, water-resistant products protect for 40 minutes, waterproof ones for 80. The new labels are expected to ban the phrase "waterproof."

Seals Of Approval The new AAD Seal of Recognition means a product meets the American Academy of Dermatology requirements: It's broad spectrum and water resistant and has an SPF of 15 or higher. The Skin Cancer Foundation also has a seal.

All-Day Protection There's no such thing—you must reapply all sunscreens frequently to get the coverage promised by the SPF rating. The new labels will likely ban both this phrase and the word "sunblock."

Broad Spectrum This term means that the product has ingredients to protect against both UVA and UVB rays.

Expiration Date Though not required by law, many sunscreens have them. Exposure to temperature extremes, direct sun and humidity can weaken them sooner.

Don't go there: Research shows that the UVA rays you get at a tanning salon are three times more powerful than rays from natural summer sunshine.

CHEMICAL CONTROVERSY

A recent report produced by the Environmental Working Group questioned the safety of the sunscreen ingredient oxybenzone. Some dermatologists dispute the research behind it. "While laboratory studies of individual chemicals have raised some concerns, it's important that we rely on solid science and clinical testing," says Sloan-Kettering's Dr. Halpern. Translation? Nothing we know yet is solid enough to challenge the pluses of using sunscreen. The new label guidelines being prepared by the FDA should give consumers more information about the safety and effectiveness of each product.