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health matters

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Seniors & Aging

Falls Prevention in and around your home

Tony Sawinski, Pension & Benefits Officer

About 10 years ago I fell from the top of the stairs and slid to the bottom. Initially, I took one step when suddenly my foot slipped, then down I went. Luckily for me I was not hurt but the fall taught me an important lesson. The fact that I was only wearing socks made me realize that to prevent similar falls I began to always wear slippers at home.

The following is an article from the Government of Canada about fall prevention.

The Issue

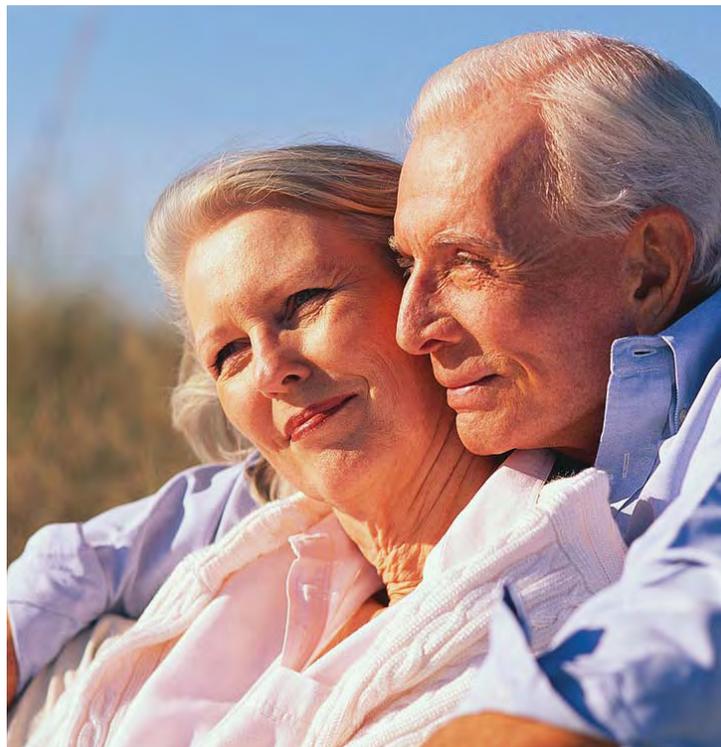
Anyone can fall, but the risk of falling becomes greater with age. There are a number of simple steps you can take in and around your home to help prevent falls and the injuries caused by falling.

Background

Every year, one in three Canadian seniors will fall at least once. Hip fractures are the most common type of fall injury among seniors, and about 20 percent of injury-related deaths among seniors can be traced back to a fall.

Factors that can increase your risk of falling include the following:

- poor balance
- decreased muscle and bone strength
- reduced vision or hearing
- unsafe conditions in and around your home



Nearly half of all injuries among seniors happen at home. The bathroom and stairs are particularly dangerous areas. However, you can prevent falls by making adjustments to your home and lifestyle, and by making sure you eat well, stay fit, and use whatever devices you may need to help keep you safe.

Minimizing Your Risk Protect Yourself

IN THE BATHROOM:

- Use a rubber bath mat for the tub and shower. Install the mat when the tub is dry.
- Install grab bars by the toilet and bath to help you sit and stand.
- Use a bath seat in the shower and a raised toilet seat, if you need them.

- Wipe up any moisture or spills right away.

IN THE LIVING ROOM AND BEDROOM:

- Reduce clutter. Get rid of loose wires, cords and other obstacles.
- Consider using a cordless phone so you will not have to rush to answer it.
- Have good lighting throughout the house and install night lights.
- Make sure the path is clear between the bedroom and bathroom.
- Scatter mats are tripping hazards. Get rid of them or make sure they are non-slip.
- Move slowly out of your bed or chair. Getting up suddenly can make you dizzy.

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TAX RELIEF FOR SENIORS

This publication is intended to keep RTO/ERO Health Plans participants current with matters considered at Health Services & Insurance Committee (HS&IC) meetings and to share items of interest pertaining to Health and Wellness. Districts are encouraged to use any of this information in its communications with members at meetings or via local newsletters.

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Message from the Committee Chair

Congratulations to our two new committee members to the Health Services & Insurance Committee, Leo Normandeau and Bill Bird who have successfully completed the 19-module on line primer.

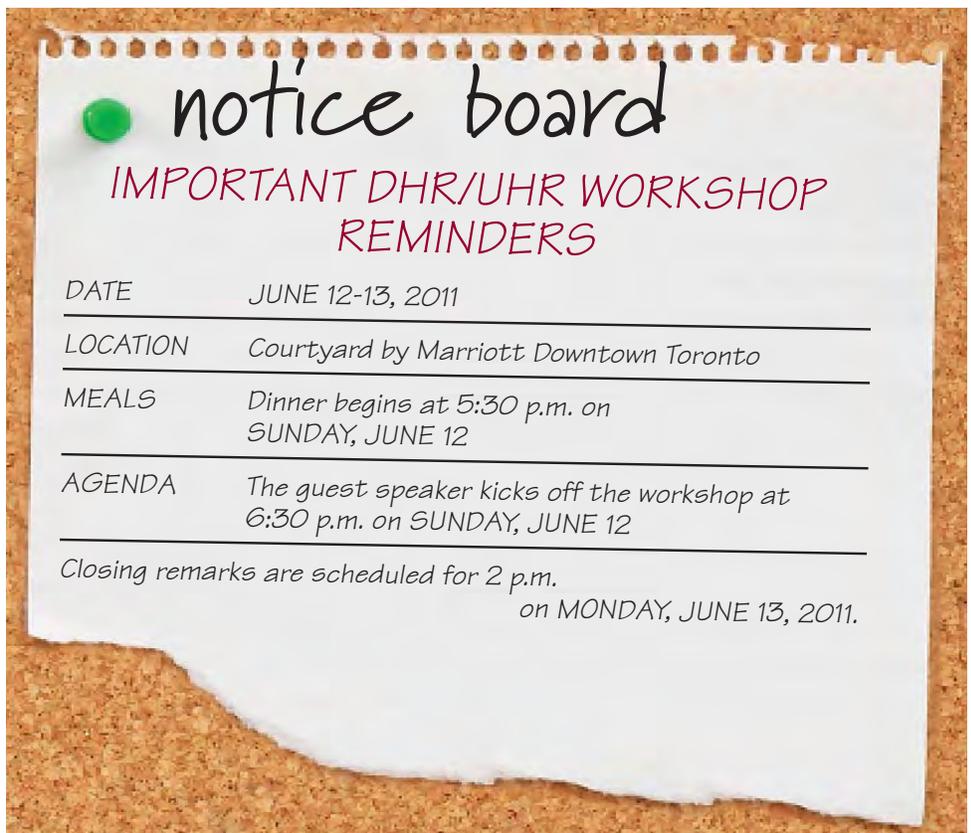
Most of the committee has now completed three sessions of training with Don Brooks and Lori MacDonald-Blundon. One more session will be completed in April then we will evaluate and make any changes before continuing the training cycle in September.

The 2010 financial year finished in a surprising surplus of approximately \$4.9 million dollars. Semi Private and Dental continued to show surplus as predicted in September using the experience to the end of July, however, by year end the Extended Health Plan was showing a surplus.

We received the first list of suggested plan design changes submitted during 2010, these will be researched for the 2012 policy year. Just a reminder that any policy changes submitted by members in 2011 will be researched in 2012 for possible implementation in 2013. We are continuing to work on three-year projections of cost to the plan for any new plan enhancement.

The sub-committee of Gayle Manley, Roger Pitt, Gerald Brochu, Jim Sparrow, Gordon Near and Mark Tinkess are planning the upcoming District/Unit Health Representatives Workshop planned for June.

May you enjoy good health and our Canadian winter and spring.



notice board

IMPORTANT DHR/UHR WORKSHOP REMINDERS

DATE	JUNE 12-13, 2011
LOCATION	Courtyard by Marriott Downtown Toronto
MEALS	Dinner begins at 5:30 p.m. on SUNDAY, JUNE 12
AGENDA	The guest speaker kicks off the workshop at 6:30 p.m. on SUNDAY, JUNE 12

Closing remarks are scheduled for 2 p.m. on MONDAY, JUNE 13, 2011.



HS&IC Meeting Highlights

February 7-10, 2011

1. A successful day of training was held on February 7 with Don Brooks and Lori MacDonald-Blundon- covering financial background.
2. A training session was held on February 8, with John Crouse on the Actuarial Projection Model in preparation for the April meeting.
3. The HS&IC recommended to the Provincial Executive that the 2011 Johnson Inc. Consulting Agreement and the 2011 Manulife Financial Agreement be signed.
4. Representatives from Manulife were in attendance to answer any questions on the proposed financial letter of agreement as well we had a presentation from a medical underwriter to better understand the approach used in assessing the late applicants to our plans.
5. We received the Q4 2010, Consulting Remuneration Report.
6. We received the Q4 Quarterly Health Plans Financial Statement to 31-12-2010.
7. We received the Health Plans and Financial Review and Benefit Utilization Report to 31-12-2010 and are pleased to report that we finished the year in a surplus, in the amount of approximately \$4.9 million dollars after topping up the CFR to the required level, and paying the Out of Province/Canada pooling charge for those claims over \$100 000. We will pay for the review by Coughlin Employee Benefits Specialists, from the surplus, for their review of our benefit plans to see how they compare in the marketplace as well as determine the current coverage risks to the RTO/ERO Health Plans within the current design as potential levels of risks. This report will be presented to the HS&IC at the April meeting.
8. We received the Protocol by Committees as prepared by the Provincial Executive.
9. Plans were continued for the District/Unit Health Workshop to be held June 12, 13, 2011 at the Courtyard Marriott. The theme of the workshop is 'Helping You- Help Others. Two speakers have been arranged for the workshop-Diabetes and Osteoporosis. Thank you to the Sub-Committee for their hard work thus far in the planning.
10. Congratulations to Leo Normandeau and Bill Bird who have successfully completed the 19-module training programme through Dalhousie University and International Foundation.



Message from Johnson Inc.

In keeping with our commitment to the community, Johnson is pleased to announce a contribution of \$100,000 to Ronald McDonald House Newfoundland and Labrador (RMHNL).

The announcement was made at the Sheraton, St. John's by Ken Bennett, President of Johnson Inc. and officials from RMHNL. "We are very proud to support such an important initiative," said Ken. "Since 1880 Johnson Insurance has been committed to supporting the communities in which our customers and employees live and work. By providing support to this house, we are helping people and families throughout the province at a time when they need it most."

Johnson will be organizing an annual dinner for the families at the St. John's RMH where Johnson employees will help cook and serve the meal. RMHNL will offer a home-away-from-home for families from across Newfoundland and Labrador providing comfortable and affordable accommodations while children receive care and treatment. The House will feature 14 family suites designed to accommodate sick children, their siblings and their parents, as well as common family areas including, a kitchen, a large dining room, a TV room, a playroom, a teen room, an educational centre and a home office.





Seniors & Aging

Falls Prevention in and around your home

CONTINUED FROM PAGE 1

IN THE KITCHEN:

- Store kitchen supplies and pots and pans in easy-to-reach locations.
- Store heavy items in lower cupboards.
- Use a stable step stool with a safety rail for reaching high places.
- Always wipe up spills immediately to prevent slipping.
- If you use floor wax, use the non-skid kind.
- Ask for help with tasks that you feel you cannot do safely on your own.

AROUND STAIRWAYS:

- Make sure your stairs are well lit.
- Have solid handrails on both sides of the stairway.
- Remove your reading glasses when you go up or down stairs.
- Never rush up or down your stairs. Rushing is a major cause of falls.

AROUND THE EXTERIOR OF YOUR HOME:

- Keep front steps and walkways in good repair and free of snow, ice and leaves.
- Keep the front entrance well-lit.
- Put gardening implements and other tools away when you are not using them.

Eat Healthy Meals

Good nutrition will help keep up your strength, resistance and sense of balance. Get a copy of Canada's Food Guide to Healthy Eating, and follow the advice about healthy food choices. Do not skip meals. It can make you weak and dizzy, which will increase your risk of falling.

Keep Fit

Stay active. Do what you can to maintain your flexibility, balance and strength. Start slowly and build up until you accumulate a total of 30-60 minutes of moderate physical activities on most days. A few short exercise sessions during the day are as valuable as one longer session. For advice on getting started, consult Canada's Physical Activity Guide to Healthy Active Living for Older Adults.

Use Medication Wisely

Ask your doctor or pharmacist about the possible side-effects of combining prescription drugs with over-the-counter remedies, natural health products, or foods and juices. If your medication makes you dizzy or sleepy, adjust your activities to prevent the risk of falling. Natural health products can have potent effects on the body. While the intent is for positive health effects, there is also the potential for side effects. Therefore, before you take any self selected or over-the-counter product, including a natural health product, you should take steps to be sure it is the correct product for you. Also, ask your doctor whether or not you can drink alcohol with the medications you are taking. Alone or in combination with drugs, the misuse of alcohol can cause falls.



Use Safety Aids

Use devices that can help keep you safe and active. Wear your glasses and hearing aid. Consider using a walker or cane. If using a cane, make sure it is the correct height and has a rubber tip for safety. If you will be walking on icy roads or paths, consider using grippers on your boots and a special ice-cap for your cane with cleats to prevent it from sliding. Ask your health care provider about other devices that can make your life safer and easier.

If You Fall

Try to land on your buttocks to prevent more serious injuries. Make sure you are not injured before you try to get up or let others help you. Also, do not let the fear of falling again prevent you from being active. Inactivity creates an even greater risk of falling.

The Public Health Agency of Canada's Role

The Public Health Agency of Canada provides federal leadership on health issues related to aging and seniors. As part of this work, the Agency supports and promotes research, policies and programs to improve the health and safety of seniors by limiting the number of injuries due to falls.

Need More Info?

See page 7, Media Corner, for more information.

Source: <http://www.hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/fp-pc-eng.php>

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Message from the President

One of the old Chinese proverbs that is heard frequently is “It’s never too late to learn.” It seems that my entire life has been one of learning. Elementary, secondary, university and post-graduate schools along with various Ministry courses have kept me on that path of learning. Now the Health Services and Insurance Committee is further expanding that knowledge base.



When I joined this committee as Second Vice-President I was amazed at the amount of knowledge and expertise of the other committee members. The required course sponsored by the International Foundation through Dalhousie University helped me to catch up to the other members. This is reinforced each year as the committee receives further training sessions on Health and Insurance matters.

This committee is a rewarding committee to serve on because decisions are made that help our members. RTO/ERO’s motto “Here for you now, here for your future” is one that this committee truly embodies. Each year as we look at requests for additions to the Health Plans we try to make wise decisions. The costing of benefits is an essential component in these decisions. We have had a number of mini workshops on finances to assist in our deliberations.

Leonardo da Vinci once said that “Learning never exhausts the mind.” That is definitely true of the Health Services and Insurance Committee because every meeting is filled with new learning opportunities. What I find so satisfying is the knowledge that everything the committee does is for the benefit of the members of our Health Plans. ●

Product Recall Information

Shandex Sales Group Urgently Recalls Alcohol Swabs

Health Canada is informing Canadians that the Shandex Sales Group has initiated a voluntary recall of alcohol swabs (listed below) from the Canadian market. Alcohol swabs are an antiseptic skin cleanser for use prior to injection. The Shandex Sales Group is requesting that wholesalers, pharmacies and other retail locations immediately stop sale of these products.

This recall has been initiated due to concerns from a customer about potential contamination of the products with an objectionable organism, namely *Bacillus cereus*. Some strains of *Bacillus cereus* are harmful to humans and can cause foodborne illness.

Health Canada would also like to remind Canadians who have concerns about these products to consult with their health care practitioner. Should any new information be identified, Health Canada will provide an update to Canadians.

Product Recall Information

All lot numbers of alcohol swabs mentioned below are affected by this recall. The affected products have been sold in boxes of either 100 and/or 200 units. It is important to note that these products may also have been distributed to other retail locations.

Store Brand Products	Retail Store
Remedy Rx	Remedy Rx
Uniprix (Option+)	Uniprix and PharmaChoice
Life Brand	Shoppers Drug Mart
Equate	Walmart
Personelle	Jean Coutu
Rexall	Katz Group stores (Pharma Plus, Medicine Shoppe etc.)
Exact	Loblaws stores

Source: Health Canada, January 2011



Falls Prevention

Ontario Seniors' Secretariat

Winter Safety Tips

Plan ahead

- Keep sidewalks, steps and driveways well lit.
- Consider installing sensor lights in walkways.
- Spread salt, sand or non-clumping cat litter on walkways to keep them free of ice.
- Carry a small bag of salt, sand or non-clumping cat litter in your pocket to spread on icy patches when out walking.
- Consider using a walking aid with ice prongs or a ski pole.
- Carry your personal identification.
- Carry a flashlight with you in the dark.
- Carry a cell phone and put a whistle in your pocket for emergencies when walking alone.
- Ask a friend or a neighbour to come along with you.

Be Active

- Keep moving in the winter months to stay strong, help your balance and give you more energy.
- Try to be active indoors. Go up and down the stairs, put down the TV remote and get up to change the channel.
- Do indoor balance and stretching exercises.
- Consider joining a balance and strength class such as Tai Chi.
- Keep in touch with friends and family. It will help the winter pass more quickly.

Wear the Gear

- Cover your ears, head and fingers to avoid frostbite.
- Wear sunglasses and a visor to reduce glare from sun and snow.
- Dress in layers to stay warm.
- Choose less bulky clothing so you can still move easily.
- Wear sturdy boots that have a deep tread and fit well.
- Try ice-grippers on your boots for better traction on icy and snow-packed surfaces.

**Remove your ice-grippers to walk on smooth surfaces such as tiles or ceramic areas.

Choose Smart

- Plan activities according to your own likes and limits.
- Plan your route. Let others know where you are going and when you will be back if you are walking alone.
- Give yourself enough time to get where you are going without rushing.
- On icy surfaces, take small flat-footed steps.
- Hold onto the hand rail when you go up or down the stairs.
- Take extra caution on public sidewalks and report unsafe areas.
- Take a taxi when conditions are bad. The money is well worth avoiding a fall and hurting yourself.

<http://www.culture.gov.on.ca/seniors/english/programs/seminars/falls/>

Source: Public Education and Awareness Unit, Ontario Seniors' Secretariat

What to do if you fall

If you are injured

DO NOT try to get up

Get Help

Drag yourself to a phone. Call 911 and stay on the line.

Keep Warm

Use anything that is near:
 Bedding, a coat, even a tablecloth

If you are wet

If your bladder "lets go" in the fall, move away from the damp area to keep warm.

Move Your Limbs

Gently moving your arms and legs will help your circulation, and reduce pressure areas.

Be prepared

- Practice getting up before a fall occurs
- Activate your personal alarm call system if you fall
- Have your phone at table level for easier access



If you can Get Up

- Roll onto your side
- Push up into sitting position
- Turn onto your hands and knees
- Crawl to the nearest stable furniture, e.g. bed, chair, stool, toilet
- Place your hands on the seat
- Place one foot flat on the floor
- Lean forward and push up with your other foot
- Sit, rest, then tell someone you have fallen





media corner @

Your RTO/ERO Health Services and Insurance Committee shares as part of five meetings per annum, general health and wellness information items in the form of articles, PDFs, podcasts and websites.

Public Health Agency of Canada, Telephone: (613) 952-7606; Email: seniors@phac-aspc.gc.ca; <http://www.hc-sc.gc.ca/hl-vs/seniors-aines/index-eng.php>

Seniors and Aging - Preventing Falls in and around Your Home <http://www.hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/fp-pc-eng.php>

You can prevent falls – A guide to choosing and using assistive devices <http://www.phac-aspc.gc.ca/seniors-aines/publications/public/healthy-sante/paa-pva/index-eng.php>

The Save Living Guide: A guide to home safety for seniors <http://www.phac-aspc.gc.ca/seniors-aines/publications/public/injury-blessure/safelive-securite/index-eng.php>

Canada's Food Guide to Healthy Eating <http://www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php>

Canada's Physical Activity Guide to Healthy Active Living for Older Adults <http://www.phac-aspc.gc.ca/hp-ps/hl-mvs/pa-ap/index-eng.php>

The Canadian Senior Years is a site specifically designed for Canadians over 50. Here you will find the best information, articles, news and Canadian site links available for seniors on the web today. In addition, you can gather and trade information through emails pals and single seniors' listings, senior talent page and articles.

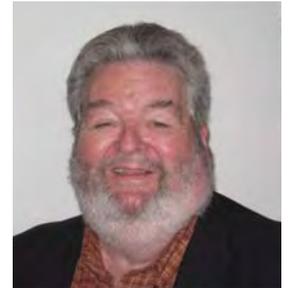
<http://www.senioryears.com/ontario.html>

The Canadian Society for Exercise Physiology (CSEP) is the principal body for physical activity, health and fitness research and personal training in Canada. For further information on the Canadian Physical Activity Guidelines and other important information click on the links below.

<http://www.csep.ca/CMFiles/Guidelines/CSEP-InfoSheets-older%20adults-ENG.pdf>

<http://www.csep.ca/english/view.asp?x=804> ●

Welcome to the HS&IC



Except for a brief stint at Ajax High School, Bill spent the majority of his 35 year teaching career at PCBE and its successor KPRDSB. He was a principal for the last 20 years. Bill was involved in local and provincial bargaining committees for over two decades.

Bill Bird, HS&IC member

He retired in June of 2000. He joined the RTO local (Dist. 36) executive in 2003. That, as well as attending several senate sessions tweaked his interest in becoming involved in a provincial role again.

The HS&IC has a steep learning curve, from the required on line insurance primer course, to the mix of training sessions, followed by the three day committee meeting. The members of the committee are most welcoming and eager to assist in any way. The meeting materials received beforehand require a commitment of time and effort in order to be up to speed for the actual meeting.

Given the varied careers of the members of the committee there are an abundance of war stories, but the chair, Daisie Gregory, keeps us focused on the agenda. Being a member of the committee is both informative and enjoyable. The presence and input of representatives from Johnson Inc., Manulife Financial and OTPP assist in the decision process. Our health plan appears to be well run and in good financial health. ●

RTO/ERO Health Plan Insurance Card

If your RTO/ERO health plan card is lost or damaged, please contact Johnson Inc. at 1-877-406-9007 or 416-920-7248

REMINING CANADIANS ABOUT USING ACETAMINOPHEN SAFELY

With the United States Food and Drug Administration (FDA) deciding to change dosage requirements for prescription acetaminophen combination products, Health Canada is updating Canadians on steps it is taking to determine if any new action may be needed to protect health and safety in addition to the recent updating of its acetaminophen labelling standard.

Prescription and non-prescription acetaminophen-containing products have a long history of treating pain and fever. When used as directed, they are considered to be both safe and effective. Concerns have been raised, however, by reports of acetaminophen overdose resulting in serious and sometimes fatal liver damage.

In September 2009, Health Canada finalized a new labelling standard for non-prescription products containing acetaminophen. This labelling standard contains warning of potential serious and possibly fatal liver damage in the event of an overdose.

In addition, there are a number of steps everyone should follow to take medication(s) safely:

- Always read the product label and follow the instructions;
- Be careful when taking multiple products at once. For example, acetaminophen is contained in some pain relievers as well as decongestants and cough and cold remedies. In such cases, be careful to avoid exceeding the maximum recommended daily dosage of acetaminophen from the combined sources by considering product labelling and medication instructions;
- With prescription products, talk to your doctor, pharmacist care professional and follow their instructions; and know when to take medication, how often, and for how long.

Source: *Health Canada, January 2011.* ●



Providing Significant Tax Relief For Seniors

More than 740,000 seniors will see an increase in tax relief with the enhancement of the Ontario Energy and Property Tax Credit, which provides seniors who own or rent their home with up to \$1,025 in relief for the sales tax on energy and for property taxes.

Senior homeowners with low-to-moderate incomes will also receive property tax relief through the annual Ontario Senior Homeowners' Property Tax Grant with up to \$500 starting in 2010, doubling the amount available in 2009.

These credits are in addition to the new Ontario Clean Energy Benefit, which will give more than four million Ontarians, including seniors, 10 per cent off their monthly electricity bills for the next five years, effective January 1, 2011, to help manage rising electricity costs.

These are some of the measures the government has introduced to help Ontario seniors with household costs through the Open Ontario plan. ●

Source: *ontario.ca, December 2010*