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health matters

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The 10 Secrets to Growing Younger

DR. ELAINE DEMBE AND PASSIONATE LONGEVITY

By Gayle Manley

At the RTO/ERO District and Unit Health Representative Workshop in June, participants were treated to a dynamic presentation by Dr. Elaine Dembe, a celebrated chiropractor and author of two best-selling books, *Passionate Longevity: The 10 Secrets to Growing Younger* and *Use the Good Dishes-Finding Joy in Everyday Life*. Her presentation was lively, funny and wise as she illustrated the importance of not only the “length of life but the depth and width” of it, what she refers to as “passionate longevity”.

Dr. Dembe explores ten concepts that she believes are the secrets to passionate longevity, using examples from the lives of those people she calls Stand-Out-Seniors whom she interviewed in her research for her book. Here are the ten secrets to growing younger with a few brief notes on each one.

1. **Tenacity:** “Tenacity is the hallmark of the optimist-someone who refuses to give up when faced with adversity.”
2. **Sociability:** The importance of our relationships with family, friends and our community is emphasized to the extent that Dr. Dembe states, “Relationships that foster a sense of belonging and intimacy seem to play a vital role in maintaining health or surviving serious illnesses.”
3. **Productivity:** A strong sense of purpose is important in aging well; working with a passion at something you love is vital, whether it be a second career, gardening, volunteering or travel. Maybe it is all about that “bucket list” of things you always wanted to do.



Dr. Elaine Dembe

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This publication is intended to keep RTO/ERO Health Plans participants current with matters considered at Health Services & Insurance Committee (HSIC) 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

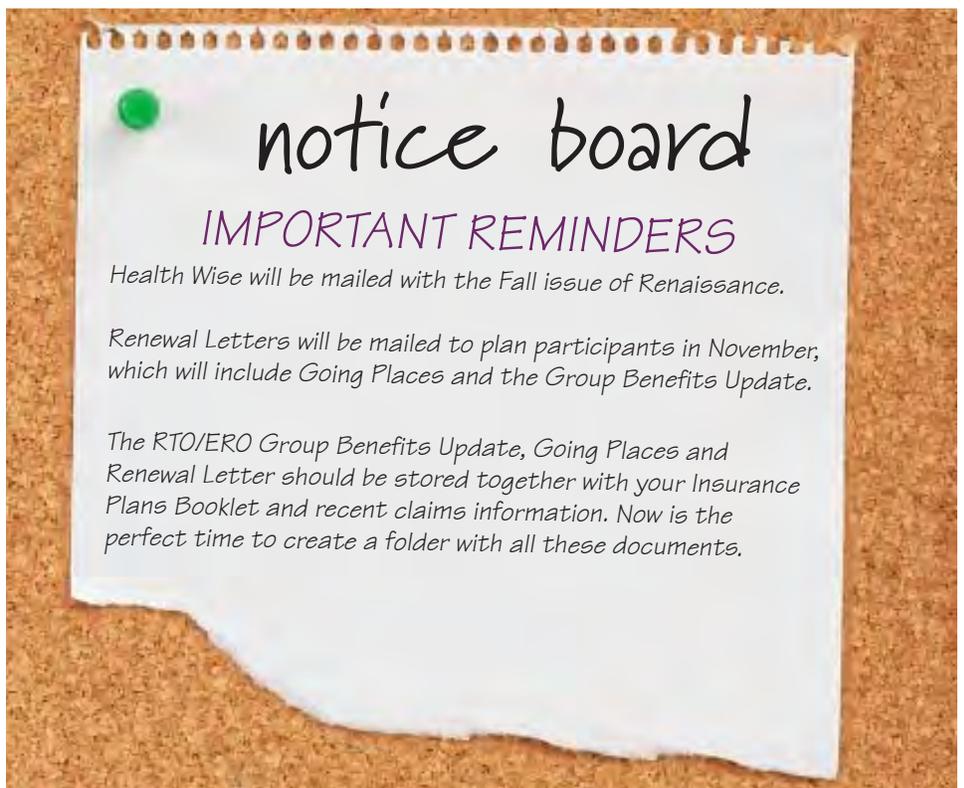
Mark Tinkess

With the October meeting comes the task of saying goodbye to members whose terms have ended. Farewells were given to Gordon Near and Gérald Brochu. Their individual strengths and contributions will be greatly missed. We also gave farewells to President Jim Sparrow whose support to the HSIC and to RTO/ERO members at large has been impeccable. During the summer, Tony Sawinski, our Pension and Benefit Officer, resigned for the purpose of retirement. Tony's great efforts at reducing difficulties, and solving problems for our members will be remembered by all.

We welcomed Ed Weiss and Jan Siegel to the HSIC for the next three years. At the October meeting, they were invited as observers and will become full members as of the December meeting. The new Executive Member on the HSIC will be decided at the Fall Senate, and will also take part as a full member at the December HSIC meeting. All three of the new members will be required to complete the Group Life and Health On-line Primer Course, developed by Dalhousie University and the International Foundation of Employee Benefit Plans.

Lori MacDonald-Blundon has been hired as the new Pension and Benefits Officer. Lori joins us from Johnson Inc. where she served as the Senior Consultant to the RTO/ERO Health Plans. Lori's long term experience with RTO/ERO will be a tremendous asset to our organization. Her knowledge of all aspects of our Health Plans is unquestioned. Her participation at many RPW's has demonstrated her firm understanding of our Pension related issues. We welcome her in her new role.

In November you will be receiving a letter containing information regarding any Health Plan enhancements, and premium changes, as well as Going Places and Group Benefits Update. In December the first premium deduction for 2013 will occur. In February, you will receive a statement of Benefits and Income Tax mailing. During 2013, the Insurance Plans Booklets will be revised and updated in preparation for publication and mailing in 2014. ●





What is the flu?

Seasonal influenza (flu) is a common infection of the airways and lungs that can spread easily among humans. In Canada, flu season usually runs from November to April.

Most people recover from the flu in about a week. However, influenza may be associated with serious complications such as pneumonia, especially in infants, the elderly and those with underlying medical conditions like diabetes, anemia, cancer, immune suppression, HIV and kidney disease. On average, the flu and its complications send about 20,000 Canadians to hospital every year, and between 2,000 and 8,000 Canadians die.

How it spreads

The influenza virus spreads by respiratory droplets spread by infected persons through coughing, sneezing or talking. It is also spread through direct contact with objects contaminated by the influenza virus, such as toys, eating utensils, and unwashed hands.

Symptoms of the flu

Influenza usually starts with the sudden onset of a headache, sore throat and muscle aches. The onset is often abrupt enough that people can remember precisely when it started. Most people recover from the flu in about a week.

Symptoms of a cold

The flu is not a cold. A cold is a mild infection of the upper respiratory passages caused by a variety of viruses. It may last for a week and symptoms include a runny nose, stuffy nose, cough and sore throat. A cold is caused by a rhinovirus, which is much different from an influenza virus. Symptoms such as headache, fever, muscle aches, and nausea do not usually accompany a cold. ●



Source: www.fightflu.ca

A Message from Johnson Inc.

Claims Submission Deadline

As we are approaching the end of 2012, please remember that the deadline for the submission of claims under the Health Plans is the end of the calendar year following the year in which the expense was incurred. Any claims which you incurred in 2011 must be submitted to Johnson Inc. by December 31, 2012.

Health Plan claims should be submitted to the Johnson Inc. Richmond Hill office. You can mail your claim, or bring your claim to the Richmond Hill office and have it processed while you wait.

Direct Deposit of Claims

Your RTO/ERO ID card is also your drug card. If you haven't already, provide this card to your pharmacy. Your pharmacist can bill Johnson Inc. directly for your eligible prescription drug expenses under the Extended Health Care plan. You only need to pay the dispensing fee and 15% of the drug ingredient cost – less up-front costs for you.

Your dental office can also submit your dental claims electronically. They will receive a "claim acknowledgement" advising that Johnson Inc. successfully received your dental claim. Please note that dental payments will be remitted to you. The settlement of your account with your dentist remains your responsibility.

If your claim has been sent electronically to Johnson Inc., you do not need to send a paper copy of the claim.

Johnson Inc. can deposit your claim payments directly to your bank account. If you haven't already enrolled for direct deposit, send in a "void" cheque with your next claims submission. You can receive, by email, a notification that your claim has been paid, including the deposit amount, as well as an explanation of benefits. ●

JOHNSON 



Diabetes Signs & Symptoms

If you are developing diabetes or high blood glucose, your body will often show signs. Knowing the signs and symptoms is important because even if you don't have any of the common diabetes risk factors, developing diabetes is still possible.

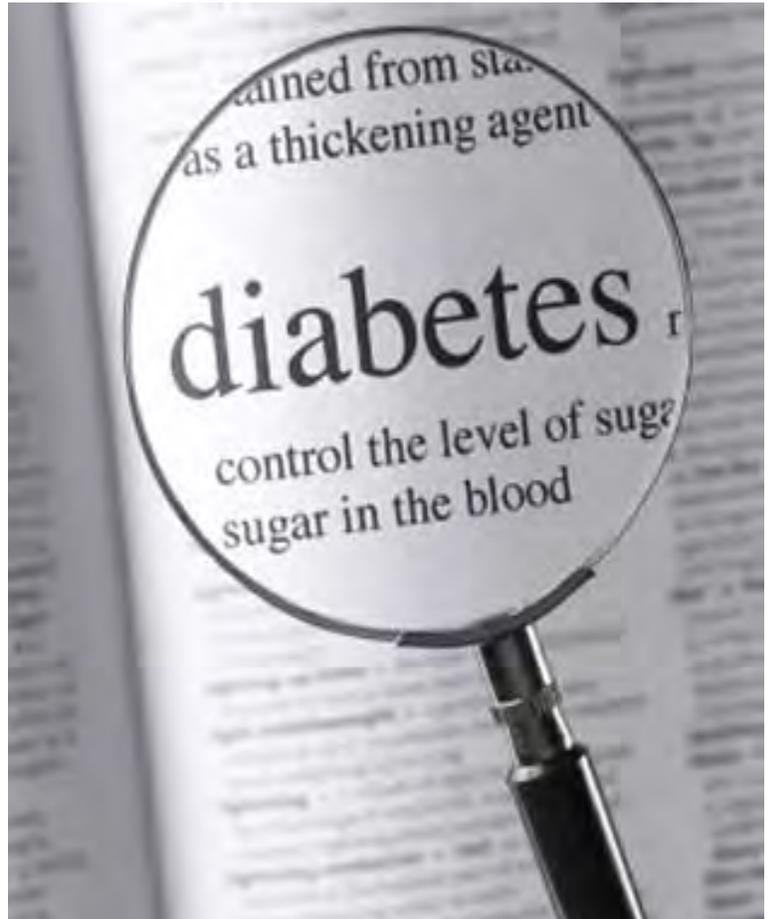
Signs that you may have diabetes or high blood glucose levels include:

- Feeling more thirsty
- Frequent urination
- A sudden weight change, either a gain or a loss
- A lack of energy or feeling tired more than usual
- Blurred vision
- Infections that are more frequent or recurring
- Injuries, such as cuts and bruises, that are slow to heal
- Tingling or no feeling in your hands or feet
- Trouble getting or maintaining an erection

Risk Factors

There are many different risk factors involved with diabetes. If you belong to any of the following categories, please contact your health care professional and schedule an appointment.

- Are of Aboriginal, Asian, South Asian or African descent
- Are overweight – especially if you carry most of your weight around your middle
- Have a parent, brother or sister with diabetes
- Have any health complications associated with diabetes, such as eye, nerve or kidney problems
- Gave birth to a baby weighing more than 4 kg (9 lbs)
- Had gestational diabetes while you were pregnant
- Have a history of impaired glucose tolerance, impaired fasting glucose or pre-diabetes
- Have high blood pressure
- Have high cholesterol or other high levels of fats in the blood
- Have been diagnosed with any of the following conditions:
 - ▶ Polycystic ovary syndrome
 - ▶ Acanthosis nigricans (darkened patches of skin)
 - ▶ Schizophrenia



Remember: many people who have diabetes show none of these symptoms. So don't just watch for these symptoms — check with your health care provider and know the risk factors for diabetes.

Source: Ontario Ministry of Health and Long-Term Care



The 10 Secrets to Growing Younger

FEATURE CONTINUED FROM PAGE 1

- 4. Unity:** Unity of the mind and body is essential because our thoughts, beliefs and emotions have an impact on our health. How we deal with stress and the importance of sleep are two important aspects of unity of the mind and body.
- 5. Mobility:** Exercise is fundamental to increasing longevity and the fitness activity you choose has to be fun and suit your lifestyle.
- 6. Vitality:** Dr. Dembe spoke about various foods and the importance of healthy diet which affects our vitality and longevity. For example, quinoa is one of the best protein sources and kale is an excellent source of vitamin A, C, K, manganese, fiber, calcium, B6 and potassium—definitely power foods!
- 7. Responsibility:** We have to take responsibility for our health.
- 8. Creativity:** “A person’s mind must be constantly stimulated.” Lifelong learning, creative play, meditation and appreciation of life’s small joys all contribute to this stimulation.
- 9. Flexibility:** This concept involves recognizing that change is an essential part of life. One of Dr. Dembe’s Stand-Out-Seniors put it this way: “Growing old doesn’t bother me. I put the emphasis on growing.”
- 10. Spirituality:** “Those of us who believe in something, live longer, happier lives.” That “something” could be a commitment to an organized religion or it could be a strong belief in our interconnectedness with one another and nature or the importance of leaving the world a better place.

Dr. Dembe lives what she “preaches”. Her holistic approach to a healthy life is embedded in her chiropractic practice. She calls herself a “cheerleader for life”. At age 64, she has run marathons and climbed Mt. Kilimanjaro. Her engaging presentation exemplifies a passion for health and well-being at any age. More information is available on her website www.elainedembe.com. ●



Know your RTO/ERO Health Plans

Travel Coverage

Allianz Global Assistance

Members participating in the RTO/ERO Extended Health Care Plan, travelling to other countries, enjoy the peace of mind and security offered through the services of Allianz Global Assistance. While you are no doubt aware that the travel provisions of the Out-of-Province/Canada coverage include emergency medical expenses, trip cancellation, interruption or delay, a few of the lesser-known travel services available to you are:

Pre-trip assistance

Allianz Global Assistance can help provide you with pertinent travel information prior to leaving on your vacation; information such as travel advisories for the regions you will be visiting, required inoculations and visa requirements.

Emergency assistance to RTO/ERO members

Allianz emergency message centre can provide emergency communications assistance to help you keep in contact with family or friends in Canada. Allianz can facilitate communication between those stranded in a disaster area with their friends and families in North America.

Emergency translation

Travelling in countries where you do not speak the language can be a challenge in the best of situations, but doubly so when you are faced with a medical emergency. Allianz provides multilingual response in 17 languages. In addition, Allianz’s strong global network of providers includes local affiliates worldwide. Their affiliates are on the ground in time of need, and available to liaise with health care professionals to ensure that your care is managed appropriately.

For more details, please contact Allianz Global Assistance directly.

Allianz Global Assistance

P.O. Box 277 ♦ Waterloo ON N2J 4A4
1.800.249.6556 from Canada and the U.S.

Any further inquiries can be made by contacting Johnson Inc. at 416.920.7248 or toll-free at 1.877.406.9007. ●

How do you fight the flu?

You can take steps to protect yourself from one of winter's worst "side effects" – influenza, or the flu. These simple steps include frequent handwashing, coughing and sneezing into your arm/sleeve, getting an annual flu vaccination and staying home when sick.

Prevent influenza with frequent handwashing

Hands spread an estimated 80% of common infectious diseases like the common cold and flu. Handwashing, when done correctly, is the single most effective way to prevent the spread of communicable diseases. Good handwashing technique is easy to learn and can significantly reduce the spread of infectious diseases among both children and adults.

Steps for good handwashing technique

- Remove all rings and wet your hands with warm running water.
- Put a small amount of liquid soap in the palm of one hand. Bar soaps are not as hygienic as liquid soaps because they stay moist and attract germs. If bar soap is the only option, it should be stored on a rack so that it doesn't sit in water.
- Rub your hands together for at least 15 seconds so you produce lather. Make sure you scrub between your fingers, under your fingernails and the backs of your hands.
- Rinse your hands well with clean running water for at least 10 seconds. Try not to handle the faucets once your hands are clean. Use a paper towel to turn off the water.
- Dry your hands with a clean or disposable towel.

Note: using sterilization liquids, while not effective as handwashing, are a good option to use when soap and running water are not available.

MODEL GOOD HANDWASHING TECHNIQUE TO YOUR CHILDREN. HAVE THEM SING A SONG LIKE "TWINKLE TWINKLE LITTLE STAR" WHILE RUBBING THEIR HANDS TOGETHER TO TEACH THEM THE AMOUNT OF TIME IT TAKES TO CLEAN THEIR HANDS PROPERLY.



Source: www.fightflu.ca

Cover your cough and sneeze

Sneeze and cough into your elbow or sleeve or use a tissue. After wiping or blowing your nose with a tissue, throw away the tissue and wash your hands. Keep your fingers away from your eyes, nose and mouth.

Get your annual influenza vaccination

Vaccination is the most effective way to prevent influenza. Each year there is a new vaccine to protect against new strains of the influenza virus — that's why you need a flu shot every year. The best time to get your influenza vaccination is early in the flu season, between October and December, before the number of influenza cases increases in Canada. Full protection against influenza takes about two weeks from the time you get the flu shot and lasts for about six months.

Stay at home and avoid crowds when sick

If you have the flu, avoid going to work and being in large crowds as you can spread influenza easily to others. You should also visit those who have influenza only if necessary.

Keep common surfaces clean

Keep personal items separate if a household member has influenza. Use a disinfectant to clean surfaces around a person who is sick with the flu. Do not share personal items or drinks. ●

Wash your hands BEFORE:

- handling or eating food or feeding others
- brushing or flossing teeth
- inserting or removing contact lenses
- treating wounds or cuts

Wash your hands AFTER:

- having any contact with a person who has influenza or his/her immediate environment
- going to the toilet or changing a diaper
- blowing your nose or wiping a child's nose
- coughing or sneezing
- handling garbage
- when returning home from a busy public place, such as your workplace or a mall



RTO/ERO Health Plans

Our Mission Statement

The Health Services and Insurance Committee (HSIC) of the Retired Teachers of Ontario will provide a most cost effective, high quality and competitive Group Health Insurance Plan that meets the needs of the majority of the membership.

Our History

The Health Plans are owned and managed by RTO/ERO. • Johnson Inc. operates as our Plan Administrator, Claims Payor and Consultant.

How We Operate

RTO/ERO Health Services and Insurance Committee meets five times a year and updates the RTO/ERO Executive and Senate. • Each of our Districts has a District Health Services and Insurance Representative to assist members. • Rates and benefits are the same for everyone, regardless of age. • RTO/ERO is a not-for-profit organization. Surpluses above and beyond reserve requirements are “refunded” to the RTO/ERO Health Plans and become part of RTO/ERO’s Health Premium Stabilization Fund.

Important Contact Information

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416.962.1061 (fax)
www.rto-ero.org



Johnson Inc. - Plan Benefit Service

18 Spadina Road, Suite 100A; Toronto, ON M5R 2S7
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416.920.0939 (fax)
rto-ero@johnson.ca

Johnson Inc. - Plan Benefit Claims

1595 16th Avenue, Suite 700
Richmond Hill ON L4B 3S5
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1.800.638.4753 (toll free)
905.764.4041 (fax)
www.johnson.ca



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.

Travel Health Notices - Public Health Agency of Canada

www.publichealth.gc.ca

Protect yourself before you travel. Find out the most updated travel health notices from around the world.

<http://www.phac-aspc.gc.ca/tmp-pmv/pub-eng.php>

Well on Your Way - A Canadian's Guide to Healthy Travel Abroad

The Government of Canada has developed this booklet to help you protect your health while travelling or living abroad. It includes essential information on understanding travel health risks; taking preventive measures before, during and after your travel; coping with a health emergency abroad; and accessing consular services in a health emergency.

To obtain free copies of this publication write to:
Enquiries Service, Foreign Affairs and International Trade Canada
125 Sussex Drive Ottawa, ON K1A 0G2
Tel.: 1-800-267-8376 (in Canada) or 613-944-4000
E-mail: enqserv@international.gc.ca

http://www.phac-aspc.gc.ca/tmp-pmv/well-way_bon-depart-eng.php

Vaccines for Travel - Public Health Agency of Canada

When travelling, you may be at risk for a number of illnesses that can be prevented by vaccination. As you age, your vaccine-acquired protection against many illnesses may decrease. Your risk of getting certain diseases may also increase. You should see a doctor, nurse or health care provider for a health assessment before you travel abroad. For a complete list of vaccines recommended for travel check the following link:

http://www.phac-aspc.gc.ca/tmp-pmv/reason_raison4-eng.php

Travel Health Kit Checklist

A BASIC TRAVEL KIT IS IMPORTANT NO MATTER WHERE YOU TRAVEL. FIRST AID SUPPLIES AND MEDICATIONS MAY NOT ALWAYS BE READILY AVAILABLE IN OTHER COUNTRIES OR MAY BE DIFFERENT FROM THOSE AVAILABLE IN CANADA.

Basic First Aid Items:

It is essential to know how and when to use the first aid supplies in your kit. You may consider taking a first aid course before you travel.

- 0.5% hydrocortisone cream
- Adhesive bandages
- Adhesive tape
- Antibacterial and antifungal spray/cream
- Antibacterial hand sanitizer
- Antiseptic wipes
- Blister pads or moleskin
- Disposable latex or vinyl gloves
- First-aid quick reference card
- Gauze
- Packets of oral rehydration salts
- Scissors
- Tensor bandage
- Thermometer
- Tweezers

Other Items:

You may decide to include these items depending on personal preference, destination, and activities :

- Sunscreen (SPF 15 or higher)
- Insect repellent containing DEET
- Ear plugs
- Extra pair of, or prescription for, glasses or contacts
- Mosquito net
- Water purification filter and/or tablets
- Condoms

Medications:

Discuss the use of medications with your health care provider before departure and follow the medications' directions for use carefully, including dosage and when to seek medical care. Bring more than enough medication to last your entire trip.

- If recommended, destination-specific medication
- Any prescription or over-the-counter drugs normally used at home
- Allergy medication
- Antacids
- Anti-diarrheal medication
- Cold and flu medication
- Laxatives
- Pain and fever medication

Contact Card:

Carry a card with the following information in case of a medical emergency:

- Name, address and phone number of a family member or friend in Canada
- Name and phone number of your health care provider in Canada
- Address and phone number of your accommodations at your destination(s)
- Address and phone number of hospitals or clinics at your destination(s)
- Address and phone number of the Canadian Embassy, Consulate or High Commission office in your destination country/countries
- Proof of your insurance coverage
- Copy of your immunization record

Source: Public Health Agency of Canada