



INSIGHTS

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ISSUED QUARTERLY

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Investing in Prevention and Promoting Health

The impact of government funding on mortality and general health

Here's a fact most Canadians probably don't know: Canadians live longer than people in the United States. Specifically, women in Canada live an average of 83 years, compared to 80 in the United States; men live over 78 years on average compared to 75 in the U.S.

Why is this the case? There are clear links between mortality rates and the way countries invest in health care and improving social conditions. The American Journal of Public Health conducted a study on the efficiency of health-care systems at extending lives over the past two decades – and it's good news for Canadians. For every additional \$100 spent on health care in Canada, the life expectancy was extended by nearly two months. The same expenditures were only associated with less than half a month of increased life expectancy in the United States.

The Canadian Medical Association has made a reasonable diagnosis of the Canadian medical system, and it is one that Canadians ignore at their peril. The association, composed of doctors from across the country, warns that Canadians face a looming health care crisis but that the federal government – and other governments, for that matter – choose not to focus on it.

The prime causes of the crisis are well known: an aging population and rapidly rising costs. Baby Boomers, who form the biggest single group within our society, are nearing the age when their health will become more precarious than when they were younger. At the same time, scientific advances have presented doctors and patients with medical equipment that is as wonderful as it is expensive. The harsh reality is seen in Ontario's budget. Health care now consumes close to half of the province's total spending, which leads me to wonder what will it be in another ten years?

Fortunately, federal, provincial and territorial policy-makers across Canada have invested in much of what matters – from a social safety net to early childhood care,

from parental leave to affordable university education, all of which have been proven to have a powerful effect on our health.

Beyond these, we need to address further how social conditions shape health. Countries like Germany, Switzerland, Austria and New Zealand have made effective social investments to promote health and well-being among children and adults alike. They provide job-protected paid leave from work to meet health needs, and overwhelmingly, they ensure that children receive early childhood education.

While Canada is far ahead of the U.S. in measures to promote population health, this work remains uneven and lags behind many competitors. Some provinces, like Quebec, have invested heavily in universal access to early childhood care while other provinces have done very little. The same can be said for basic working conditions like job-protected sick leave, which remains spotty across the country. Affordable housing has become scarce in most of Canada's urban centres; poverty rates in Canada, while lower than the U.S., have been on the rise – and poverty is one of the leading determinants of poor health.

If Canadians are going to continue to increase life-expectancy, we'll need to invest in preventing disease and promoting health, while ensuring that we learn the most efficient ways to spend health-care dollars for those who do become sick.

Until next time...

Source: *Waterloo Record*



Winter Depression

"The winter blues is a lesser form of SAD (seasonal affective disorder) but can still be debilitating," says Jonathan Prousky, chief naturopathic medical officer at the Canadian College of Naturopathic Medicine. SAD is characterized by fall and winter depressions, excessive sleeping, increased appetite with carbohydrate cravings and weight gain.

Whether you have SAD or just a common case of the blahs, try these simple strategies to boost your energy and feel what a cheering effect they have.

Try a mini-spa in the shower Alternate the water temperature from one minute hot to one minute cold, three times — to speed up metabolism and boost circulation. The Swedes have long used hot/cold to increase vitality.

Turn on to D and bring more light into your home "There is a link between vitamin D and mood during the winter months, and Canadians — particularly those over 50 — have significantly lower levels of this mood-boosting vitamin," says Alan C. Logan, PhD, a faculty member of the Harvard Medical School Mind/Body Medical Institute. "In addition to its importance for bone health, vitamin D has been shown to support normal communication between brain cells."

Exercise regularly Physical activity is crucial to avoiding and combating winter blues. You'll get a natural high from the release of endorphins, and your energy levels will remain high for a while after you stop exercising.

Make time for breakfast "A healthy and high-energy winter begins with eating breakfast every day," says registered dietician Stacey Segal, "as it replenishes blood glucose levels in the brain. You'll notice improved strength and endurance that last into late morning."

Eat mood-boosting foods To boost the feel-good brain chemical serotonin, eat fish and seafood that are rich in omega-3 essential fatty acids, known to support proper nerve cell functioning and reduce depressive symptoms. "For the 45-plus age group, oral fish supplements are recommended as the ability to metabolize and convert plant-based omega-3 (such as flax, walnut, canola, hemp oils) into the active EPA significantly declines with age. Adequate B vitamins, zinc and selenium can help maintain adequate omega-3 metabolism," advises Logan. Leafy green vegetables, lentils and cereals contain folate and selenium, which can help boost your mood. And a little dark chocolate can lift your mood by releasing endorphins into the brain.

Sniff a bracing scent The human olfactory system is intricately tied to our emotional control centre. Essential oils from plants can reduce stress, promote relaxation and enhance cognitive function. Logan recommends scents that promote relaxation and clarity like citrus, jasmine, grapefruit or peppermint.

Turn up the music The right melody can increase endorphin levels, lessen pain and induce a natural high. A review conducted by the International Cochrane Collaboration, which provides information

about the effects of health care, concluded that people who participated in music therapy reported a greater reduction of depressive symptoms, suggesting it may be worth considering music therapy as an adjunct to other treatments.



Create a winter opportunity plan

"Change your outlook on winter from a challenge to an opportunity," suggests life coach Randy Taylor, author of *Life Before Can't*. "We should not be looking to 'get through' winter but embrace it and 'get from' it. Pick a skill: a second

language, dance class or an area of personal or professional interest you would like to acquire or improve. Create a list of books, movies, plays and hobbies that you and your family can enjoy. Retrain the subconscious to look forward to winter for all it has to offer."

Life is beautiful, and spring will be here soon.

Source: *Zoomer Magazine*

Pregnancy and Rwam's Out-Of-Canada Group Coverage

Reminder of Coverage Parameters

If a pregnant woman is travelling within 8 weeks of the expected delivery date from the date of departure she would not be covered under RWAM's Out-of-Canada (OOC) emergency medical benefit through the group insurance plan.

If she is travelling prior to those last 8 weeks, the pregnancy is not high risk and she is not travelling against doctor's orders, the OOC coverage would be in effect. If she had an early delivery while travelling during this period, the child would also be covered from the birthdate providing provincial health coverage would also add coverage retroactive to the birthdate and she had family coverage under RWAM's group plan.

This is subject to all other Terms and Conditions of RWAM's Out-of-Canada policy with Allianz Global Assistance.