



## healthmatters inside

Cardio and weight training effects ..... 36

Educational program tailored  
for your wellbeing ..... 36

Manage your blood pressure online ..... 37

Know your travel coverage ..... 38

Preparing for long-term care needs ..... 40

Media corner ..... 41



# What does “fit” mean to you?

by Lori MacDonald-Blundon, Editor

Each one of us is different. Our limitations are our own. Sometimes these limitations are physically imposed and, at times, we impose them upon ourselves either out of a fear of failure or because we simply don't know where to begin. The important part is to recognize that just as we have the ability to expand our minds, equal is our ability to explore and push beyond our physical limitations.

Everyone has to start somewhere. For me, it's getting back to a level of fitness where I can keep up with my son without feeling as if I'm going to pass out within the first 15 minutes. There's nothing like a seven-year old with limitless energy running circles around you to let you know just how much you've slowed down over the years!

In visiting many of our Districts across Ontario and in British Columbia, I am amazed at how active our members are — at all ages. Members who cycle, hike, visit the gym, do yoga, take walking tours of foreign countries, golf regularly, and even members with lower-body mobility limitations who can bowl a nearly perfect string on the Wii. If I could have just a tiny bit of your energy, I would be well on my way to keeping up with my son and maybe even wearing him out!

If you're wondering where to start, here's some advice that has helped me along the way:

- Speak with your healthcare professional, especially before starting a new fitness routine.

- Find a physical activity that you like and make it enjoyable — if it feels like work, you won't do it.
- If exercising on your own feels overwhelming, find a buddy or use a certified personal trainer.
- Tailor your routine to your personal style — it has to suit you. Fitness DVDs, playing Wii, a treadmill at home, walking around your neighbourhood or local trails, or enjoying the camaraderie at the local gym, are all options.
- Break your end-goal into smaller, achievable chunks. Record your achievements in a journal or on sticky notes on the wall. Review what you've accomplished along your journey when you're feeling less than motivated.
- Exercise safely to avoid injury.

This list certainly isn't comprehensive or is it intended as personal fitness advice. I'm an exercise novice and still determining what works for me. I hope you find something that works for you!

## Pneumonia vaccine

This time of year, we hear a lot about making sure that we get our flu shot. Did you know that Ontario also recommends the pneumonia vaccine for high-risk patients? It's a one-time vaccination and can be given in your physician's office at the same time as your flu shot.

Continued on page 37

Information contained in *Health Matters* is intended to be used for general information and should not replace consultation with health care professionals. Consult a qualified health care professional before making medical decisions or if you have questions about your individual medical situation. RTO/ERO makes every effort to ensure that the information in *Health Matters* is accurate and reliable, and cannot guarantee that it is error free or complete. RTO/ERO does not endorse any product, treatment or therapy; neither does it evaluate the quality of services operated by other organizations mentioned or linked to *Health Matters*.



Scan this QR code with your smartphone to view *Health Matters* online.

# Cardio and weight training effects

Forget apples, lifting weights and doing cardio can also keep the doctors away, according to a new study by researchers at the University of British Columbia and Vancouver Coastal Health Research Institute. The study followed 86 women, aged 70 to 80 years old, who were randomly assigned to participate in weight training classes, outdoor walking classes, or balance and toning classes (such as yoga and pilates) for six months. All participants have mild cognitive impairment, a well-recognized risk factor for Alzheimer's disease and dementia.

The researchers tabulated the total costs incurred by each participant in accessing a variety of health care resources. They found that those who

participated in the cardio or weight training program incurred fewer health care resources, such as doctor visits and lab tests, compared to those in the balance and toning program.

The study is the latest in a series that assess the efficacy of different types of training programs on cognitive performance in elderly patients. An earlier study, published in February in the *Journal of Aging Research*, showed aerobic and weight training also improved cognitive performance in study participants. Those on balance and toning programs did not.

The new studies build on previous research by Prof. Liu-Ambrose, Canada Research Chair in Physical Activity, Mobility, Cognitive Neuroscience and a member of the

Centre for Hip Health & Mobility. She found that once- or twice-weekly weight training may help minimize cognitive decline and impaired mobility in seniors.

The weight training classes included weighted exercises targeting different muscle groups for a whole-body workout. The aerobic training classes were an outdoor walking program targeted to participants' age-specific target heart rate. The balance and toning training classes were representative of exercise programs commonly available in the community such as Osteofit, yoga, or tai chi. ●

*Source: The University of British Columbia, May 2013. [www.publicaffairs.ubc.ca/2013/05/14/cardio-and-weight-training-reduces-access-to-health-care-in-seniors](http://www.publicaffairs.ubc.ca/2013/05/14/cardio-and-weight-training-reduces-access-to-health-care-in-seniors)*

## Educational program tailored for your wellbeing!

If you are one of the many Canadians recovering from illness, you know first-hand that your Government Health Insurance Plan coverage is limited. So if you want to participate in a physician-recommended education program related to your medical condition, this would normally be out of your own pocket and those bills can add up quickly.

Thankfully, with the Educational Program benefit offered under the RTO/ERO Extended Health Care (EHC) plan, you gain the peace of mind that comes from knowing that 80% of the cost is covered to an annual maximum of \$200. The program must be educational and qualify with the Canada

Revenue Agency (CRA) as an eligible medical expense tax credit. A physician's written recommendation, including diagnosis, and the program description from the service provider are required when submitting your claim for consideration.

Some of the programs covered under this plan include stress reduction, arthritis education and diabetes education; all available to help you recover or maintain your good health and wellbeing. Fitness programs such as aquafit classes and gym memberships are not eligible. To learn more about this unique feature of your plan that has been valuable to many members, please call Johnson Inc. Plan Benefit Claims at 1-800-638-4753. ●

## What does “fit” mean to you?

### FEATURE CONTINUED FROM PAGE 35

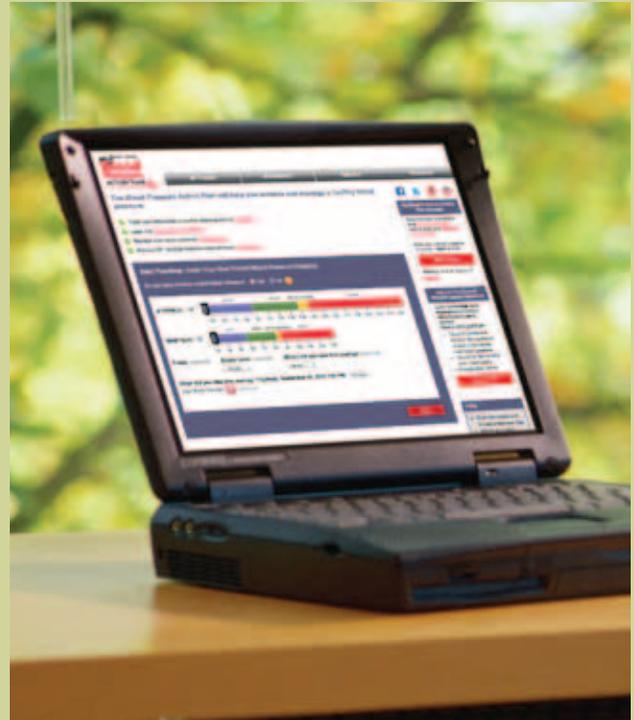
Pneumonia is caused either by a virus, or bacteria. The pneumonia vaccine protects against 23 types of the *Streptococcus pneumoniae* bacteria which account for nine out of 10 cases of pneumococcal disease. Ontario’s Ministry of Health and Long-Term Care recommends that the following people get the pneumonia vaccine:

Anyone 65 years of age and older, as well as adults and children two years and older who have the following high-risk medical conditions:

- chronic heart, kidney or lung disease (except asthma);
- nephrotic syndrome;
- cirrhosis of the liver;
- alcoholism;
- diabetes mellitus;
- chronic cerebrospinal fluid leak;
- HIV infection and AIDS ;
- other diseases that suppress the immune system;
- no spleen or a spleen that does not work properly; and
- sickle cell disease. ●



PHOTO: JOSEPH MICHAEL HOWARTH



## Manage your blood pressure online

High blood pressure is the number one risk factor for stroke. If you’ve been diagnosed with hypertension you probably already know it can be difficult to keep it under control. That’s why the Heart and Stroke Foundation has created the free Blood Pressure Action Plan to help you achieve and manage your blood pressure.

Using this online tool, you’ll receive helpful tips, trustworthy advice, and reminders about your medications. There is a personalized monthly calendar that lets you quickly see when to record your blood pressure, attend appointments and refill medications. Your personalized plan will make it easier than ever to manage your blood pressure in an electronic format that you can easily share with your doctor, without having to manage a paper trail.

For more information, the website is <http://ehealth.heartandstroke.ca/heartstroke/bpap.net>. ●

Source: Heart and Stroke Foundation, May 2013.



# Know your travel coverage

**M**ost members and dependents participating in RTO/ERO's Extended Health Care (EHC) Plan know that they automatically have \$1,000,000 per person/trip travel coverage under this Plan. Are you as familiar with the details of your coverage, what services are available prior to your trip, and what to do in a medical emergency?

If you participate in the RTO/ERO EHC Plan, you have coverage for an unlimited number of trips, each up to 62 days in duration. This includes trips outside of Canada, or simply outside of your province of residence, and coverage is available under RTO/ERO's Supplemental Travel Plan for longer trips.

As part of the Out-of-Province/Canada travel benefit under the EHC Plan, there's coverage for:

- Trip Cancellation/interruption and delay coverage of up to \$6,000 per person/trip,
- Emergency medical expenses — hospital, physician and lab costs,
- Air ambulance — to enable you to return home,
- Additional hotel and meal expenses — during a hospitalization,
- Transportation to the bedside — to bring a family member to the hospital if you are travelling alone,
- Return of dependent children (including grandchildren) with an escort — should (grand) children need to come home during your medical emergency,
- Repatriation — should your remains need to be returned,
- Vehicle return — if you are brought home by air ambulance

or by commercial flight with an escort, your vehicle will also be brought home,

- Guide dog return — if you are brought home by air ambulance or by commercial flight with an escort, working/guide dog will also be brought home, and
- Emergency accidental dental — for emergency dental expenses related to an accident.

In addition, you have the ability to access the following services in an emergency:

- Emergency message centre — to relay messages to your family at home,
- Emergency legal referral — any legal costs would not be covered,
- Emergency translation services — to help you communicate, and
- Lost document and ticket replacement assistance. Note: any costs to replace these documents would not be covered.

## Before you travel

Become familiar with your insurance coverage and the limitations of RTO/ERO's policy. If you're travelling with a medical condition, make sure you meet the stability requirements under RTO/ERO's Extended Health Care (EHC) Plan. The intent of the EHC Plan is to cover sudden and unforeseen medical emergencies. If you don't meet the stability requirements, then any medical emergency related to that condition while on your trip is not covered. We would suggest that you contact the RTO/ERO travel assistance provider, Allianz Global Assistance (formerly Mondial Assistance), as you may be eligible for trip cancellation coverage.

Check your trip dates. The out-of-province/Canada travel benefit under the RTO/ERO EHC Plan includes coverage for trips up to 62 days in duration. This coverage begins on the day you leave your province of residence. This is important to remember, as travellers can be caught off guard, if travelling first to a location outside of their home province, then outside of Canada. An example is someone travelling from their home in Ontario to Manitoba for seven days before heading out on their driving tour into the United States, scheduled to last for 60 days. In total, this is deemed as 67 days of consecutive travel, which exceeds the 62 days permitted on any one trip under the EHC Plan. To ensure coverage for the entire duration of the trip, the member should purchase an additional five days of coverage under the RTO/ERO Supplemental Travel Plan.

Let your travelling companion know where you keep your RTO/ERO Group Benefits ID Card and the Out-of-Province/Canada travel booklet, in case they need to contact Allianz Global Assistance on your behalf in an emergency.

Before you travel you can call Allianz Global Assistance, **1-866-520-8823**, for pre-trip planning assistance. Allianz Global Assistance is able to provide you with useful information such as travel advisories for the region(s) to where you are travelling, required inoculations and visa requirements. They can also advise you how to call them from a particular country and provide you with the international phone number(s) for the different countries you will be visiting. Allianz Global Assistance offers



PHOTO: GEORGE FOWLE, DISTRICT 40, BRANT

assistance 24 hours a day, seven days a week, 365 days a year.

### In a medical emergency

In a life-threatening medical emergency, seek immediate medical attention. When you get to the hospital (or as soon as is reasonably possible within 48 hours), contact Allianz Global Assistance. In other situations, contact Allianz Global Assistance before you seek medical attention.

A few things you'll be asked when you speak with a Allianz Global Assistance representative:

- Details of the emergency and the type of assistance you require,
- Member's full name, group/plan number, certificate number,
- Patient's name, and
- Patient's provincial health insurance number.

They can assist you by offering a referral to an appropriate facility and making the billing arrangements with the provider to ensure you receive appropriate care, and that you're not out-of-pocket for these expenses, when-

ever possible. Allianz Global Assistance's in-house registered nurse support, along with on-call physicians 24 hours per day allows for real-time monitoring of emergency medical care. Allianz Global Assistance's role at the onset of a medical emergency is to ensure that you are receiving appropriate care. Their first priority is the well-being of the patient — an approval for a medical procedure is based on medical need. During this time, they will be in contact with your treating physician(s), your family, and your physician in Canada, especially if you need to come home for continuing care.

Once the medical emergency is over, Allianz Global Assistance's priority becomes claims adjudication. You'll receive forms to sign so that Allianz Global Assistance can perform the claims adjudication; you'll also need to send in receipts for any eligible out-of-pocket expenses you may have, and you'll need to provide proof of departure.

Allianz Global Assistance will request medical records and itemized bills from

the treating facilities, physicians, and labs, as well as the medical records from your physicians in Canada. Obtaining this information takes time — sometimes months — and this can be a source of anxiety for members. Allianz Global Assistance requires the medical records to determine whether the medical emergency is sudden and unforeseen according to RTO/ERO's policy. You may want to consider phoning your physician to expedite the process. The itemized bills are needed for two reasons. Firstly, they need to ensure that RTO/ERO is only being billed for the services that were provided to you, and secondly, Allianz Global Assistance recovers a portion of these expenses from the government health insurance plans.

No matter what kind of trip you're planning, you may benefit from the coverage and protection of the RTO/ERO Out-of-Province/Canada Travel policy.

If ever in doubt, contact Allianz Global Assistance **1-866-520-8823**. Their contact information is also listed on the back page of the RTO/ERO Group Benefits Booklets. ●



PHOTO: JOSEPH MICHAEL HOWARTH

## Preparing for long-term care needs

Over half (56%) of Canadian seniors are unaware of the costs for long-term care and two-thirds (67%) are not financially prepared to cover these expenses. These are the findings of a poll of Canadians aged 60 and over, conducted on behalf of the Canadian Life and Health Insurance Association Inc.

Many people are surprised when they learn the costs associated with long-term care. Only two hours of daily home care can cost over \$10,000 to \$25,000 annually, depending on the services required. If you require care in a long-term facility, the out-of-pocket cost of a private room in Ontario is approximately \$2,360 per month.

RTO/ERO offers its members an insurance plan that can help with long-term care needs. The Long Term Care Plan (LTC) covers a wide range

of services to assist you if you ever develop a chronic illness or disability or a cognitive impairment that leaves you unable to care for yourself for an extended period of time. LTC insurance covers care in a facility as well as in your own home. This is important as most people prefer to stay in the familiarity and comfort of their own homes.

LTC insurance includes coverage for services such as having a home health aid come to your home to prepare meals, administer medications or provide personal care. Services may also include nursing services, physical, speech, respiratory or occupational therapists, home-based hospice/palliative care, and respite care.

The LTC insurance is not just a plan for 'older' adults who have suffered a debilitating, lifelong illness. Many claimants are younger retirees

who have had an accident or surgery leaving them in need of short term physical assistance. They can claim for eligible costs during their period of rehabilitation.

RTO/ERO offers a choice of three LTC Plans, where you can choose a daily benefit amount and lifetime maximum based on what you think you will need and what is most affordable. LTC is available to members, spouses, parents and children, ages 18 to 89.

Long Term Care is a benefit that can help you protect your financial, physical and emotional well-being against the costs associated with professional care, either at home or in a care facility. If you have questions or need more information about the RTO/ERO Long Term Care Plan, please call Johnson Inc. at 1-800-461-4155. ●

# media corner @



PHOTO: JOSEPH MICHAEL HOWARTH

## **Heart & Stroke Foundation — My Heart & Stroke Blood Pressure Action Plan**

This is a free six-week blood pressure program that will teach you how to make changes in your daily routine to help you manage your blood pressure more effectively. To sign up to this program just follow this link <http://ehealth.heartandstroke.ca/heartstroke/bpap.net/index.aspx?nl=1>.

## **Ontario Alzheimer Society — Finding Your Way Program**

Finding Your Way is a program that offers practical advice on how people with dementia can stay safe while staying active. It shows how to best deal with the risk of going missing. For more information follow this link [www.alzheimer.ca/en/on/finding-your-way](http://www.alzheimer.ca/en/on/finding-your-way).

## **Ontario Seniors' Secretariat — Ontario's Action Plan for Seniors**

Inside the plan you'll learn about new and existing programs, services and benefits for seniors, their families and caregivers. Download the plan at [www.health.gov.on.ca/en/public/programs/physio/faq.aspx](http://www.health.gov.on.ca/en/public/programs/physio/faq.aspx).

## **Services Québec — Seniors Programs and Services**

This guide contains information on the different programs and services for seniors, offered by government departments and agencies. [www4.gouv.qc.ca/EN/portail/citoyens/evenements/aines/pages/accueil.aspx](http://www4.gouv.qc.ca/EN/portail/citoyens/evenements/aines/pages/accueil.aspx)  
You can also download the pdf version at the following link: [www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/aines/Documents/guide\\_aines\\_anglais\\_2013\\_2014\\_web.pdf](http://www4.gouv.qc.ca/EN/Portail/Citoyens/Evenements/aines/Documents/guide_aines_anglais_2013_2014_web.pdf).

## **Alberta Health Programs and Services for Seniors**

The Government of Alberta provides a number of programs and services to support seniors in Alberta. For more information visit [www.health.alberta.ca/seniors.html](http://www.health.alberta.ca/seniors.html).

## **Canada Mortgage and Housing Corporation (CMHC) Accessible Housing**

CMHC provides information that you and your caregiver can use to make your housing accessible. Fact sheets, check lists and guides show you ways to adapt your home to meet your changing needs. Visit [www.cmhc-schl.gc.ca/en/co/co\\_009.cfm?goback=%2Egna\\_4315930%2Egde\\_4315930\\_member\\_140802297](http://www.cmhc-schl.gc.ca/en/co/co_009.cfm?goback=%2Egna_4315930%2Egde_4315930_member_140802297).

Information Contacts for Residential Rehabilitation Assistance Programs (RRAP) across Canada [www.cmhc-schl.gc.ca/en/corp/cous/cous\\_014.cfm](http://www.cmhc-schl.gc.ca/en/corp/cous/cous_014.cfm).