

HEALTH FACTORS: SELF ASSESSMENT⁷

The table below lists things you can do to improve your health and your chances of staying healthy. For each activity, indicate whether or not you meet the standard already, or need improvement.

	I meet the standard	I need to improve
Physical Exercise		
Exercise regularly: a minimum of 30 minutes at least 4 times per week		
Make active choices in daily living, e.g., walk to the store, don't drive		
Be at your desired weight		
Have a waist measurement of: Males: <40 inches (100 cms.), Females: <36 inches (90 cms.)		
Nutrition		
Eat 3 meals every day		
Choose low fat, high fibre foods regularly		
Eat a variety of vegetables and fruit		
Eat a variety of whole grains		
Choose low-fat dairy products regularly		
Remove all visible fats on poultry and meat before cooking		
Avoid deep-fried foods		
Limit intake of salt, sugars and sources of sugar		
Limit snacks to a maximum of 3 per day		
Consume 2 or less alcoholic drinks per day		
Consume 4 or less coffees or caffeine containing drinks per day		

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⁷ The health suggestions, activity targets, etc. in this manual are only rough guides. They should not be used as a substitute for professional advice from your doctor or other health professional.

	I meet the standard	I need to improve
Stress reduction		
Build a network of supportive friends and family		
Practice relaxation techniques, e.g., yoga, meditation, breathing exercises, massage therapy		
Learn to recognise and manage stress triggers		
Engage in activities that you find relaxing every day		
Medication and health professionals		
Visit your health professional at least once a year		
Take medication that has been prescribed for you		
Do not abuse prescription drugs		
Visit your dentist regularly		
Seek psychiatric help if needed		
Other activities		
Quit smoking		
Stop using illegal drugs		
Brush and floss your teeth regularly		
Do a health and safety inventory of your home, and make any required changes		

Use your answers to this questionnaire to select an area to improve on for the next exercise.

HEALTH ACTION PLAN

A personal work sheet

Identify a health area where you would like to make improvements

Set a long-term goal

Set a short-term goal

Identify the steps you will need to take to reach your goal

- _____
- _____
- _____
- _____

Identify potential obstacles and ways to overcome each obstacle

- _____ » _____
- _____ » _____
- _____ » _____
- _____ » _____

Identify Resources (e.g. people, institutions) that might help you

- _____
- _____
- _____
- _____

Reward. How will you reward yourself when you reach your goal?

HEALTH CARE BENEFITS⁸

Canadian medicare

We are very fortunate to have socialised medicine in Canada. Canadian medicare is publically funded, universal health insurance, governed by the federal Canada Health Act and each province and territory's health insurance legislation. Provisions in each jurisdiction vary slightly⁹, but, wherever we live in Canada, we enjoy similar health benefits under medicare.

70% of health expenditures are paid by the federal, provincial and territorial governments, the rest are paid through insurance coverage or by individuals. E.g., medicare covers almost all family physician costs, but not dental work, except specific dental work and oral surgery done in hospitals. Dental work has to be paid for by insurance or individual out-of-pocket payments.

Retiring itself makes no difference to our medicare benefit entitlements. But, changes which may occur at or around retirement can have an impact on the health care coverage costs we pay.

Losing collective agreement health coverage

Many unionized workers have union-negotiated health insurance in their collective agreements. So, some health costs not covered, or only partially covered by medicare, such as dental care, podiatrists, chiropractors and prescription drugs may be covered under the collective agreement.

When we retire, we may lose this coverage. Some workers enjoy a retirement package which includes the continuation of collective agreement health insurance into retirement, but, most workers simply lose this coverage once they retire.

Some workers have the option of paying for their own continued coverage. Find out if this is the case with your plan. There may be conditions you should know about. E.g., if you apply for continued coverage within 60 days of retiring, you may not be required to take a medical.

At 65, provinces have drug plans for seniors, though coverage varies amongst the provinces. There is virtually no public coverage for dentistry and eye glasses. Some costs can be high. One simple example: in BC in 2011, the user fee for an ambulance to take you to hospital in a medical emergency was \$80.00.

⁸ Whilst serious efforts have been made to ensure information in this Manual is accurate, you should consult official sources to obtain the most up to date and reliable information.

⁹ Most medicare services are paid from general revenues in Alberta, New Brunswick, Newfoundland and Labrador, Northwest Territories, Nova Scotia, Nunavut, PEI, Saskatchewan and Yukon. Employers are required to contribute in Manitoba, Ontario and Quebec. Individual premiums are paid in BC.

CURC offers good insurance coverage for a variety of health needs at competitive prices. This is available with no medical if you apply within 60 days of your negotiated coverage ending. Some retirees have lost their benefit coverage years into their retirement when firms go bankrupt. In these cases, CURC coverage is available with no medical if applied for within 60 days.

Options

We are left with three options:

- To stop or reduce our use of such services,
- To buy our own private insurance to cover some or all of these services, or
- To pay for these services, when we need them, out of pocket.

Improved health care coverage for seniors

Provinces and territories provide seniors with certain health care services for free, while younger people have to pay. For example, routine eye examinations are provided free to those 65 and over in Alberta, BC, Manitoba, Nova Scotia, Ontario, Quebec and Yukon.

This means that, at this stage of our lives, many of us find our health care costs going down; we no longer need to pay premiums for various kinds of health care insurance such as drug coverage or physiotherapy. But, people who take early retirement must pay for these medical services themselves until they reach the age when they are covered by the province.

Check your own jurisdiction to see what the provisions are for routine eye examinations, prescription drug coverage, physiotherapy services, etc.

Also, be sure you apply for the benefits to which you are entitled. In Nova Scotia, for example, to receive drug coverage, seniors must register with the Medical Services Insurance Program. (Only GIS recipients are enrolled automatically.)

Health care coverage for the travelling retiree

Many of us, when we retire, want to travel. This may increase our health care costs.

When we travel within Canada, many of our health care needs can often be met in another jurisdiction, so long as we are not away for too long. For example, a person covered by the Ontario Health Insurance Plan, who leaves Ontario temporarily to travel within Canada, can continue to receive Ontario health insurance coverage for up to 12 months. But, this coverage is typically for physician and hospital services only. The province recommends that you obtain private supplementary health insurance for non-physician/non-hospital services.

Also, Ontarians who plan to travel within Canada for more than 212 days in any 12-month period, should provide the province with a written confirmation of their extended absence.

Some retirees decide to spend a significant part of each year abroad. The so-called snow-birds in Florida are just one example. However, being out of the country for extended periods of time may affect your eligibility for health care coverage. Ontario residents, for example, are encouraged to purchase supplementary insurance when traveling outside Canada as many emergency health services provided outside the country cost much more than OHIP may pay.

Check your own jurisdiction to find out the answers to the following questions:

- a when you travel outside your province, but within Canada,
- b when you travel outside the country:
 - When I travel, how long does my health coverage last?
 - What services are covered?
 - What services are not covered?
 - What supplementary health insurance does the province recommend I obtain?
 - Do I have to provide written notice of my absence?

Remember. Read over any travel insurance forms very carefully before you sign anything.