



10 WAYS TO BOOST YOUR IMMUNITY

IT'S COLD AND FLU SEASON AGAIN. TRY SOME OF THESE SMART TIPS TO HELP "WINTERIZE" YOUR HEALTH!

1. **Get some quality sleep** – a recent sleep study showed that people who get seven to eight hours of sleep a night took fewer sick days per year. Ensure that you sleep somewhere dark, cool and quiet in order to get the best possible night's rest.
2. **Drink up your green tea!** Green tea contains a compound that can increase the number of your regulatory T cells which may play a key role in immunity function. Even better, add some lemon juice to get a dose of vitamin C!
3. **Try some yoga** – yoga may increase your immunity. A study indicated that this may be the case after studying people who did yoga for 90 minutes once a week for 12 weeks.
4. **Take some vitamin D** – a lack of vitamin D (the sun vitamin) may lower your immunity.
5. **Get out and enjoy the trees!** Studies have shown that getting out into nature among trees, activates natural killer cells which are part of the immune system.
6. **Kick smoking to the curb** – cigarette smoking lowers your immunity making you more prone to sickness. This also includes use of e-cigarettes.
7. **Book a massage** – studies show that people who got a 45 minute massage had significant changes in the levels of white blood cells that help defend the body against diseases.
8. **Eat your veggies** – only 20% of folks who ate five servings of veggies a day reported illnesses compared to 33% who ate only two servings per day.
9. **Get up and sweat!** Exercise may reduce the symptoms and severity of respiratory illnesses. People who did regular aerobic exercise were less likely to develop a cold and the least infected exercised a minimum of five days per week.
10. **Get uplifted** – positive emotions such as wonder, awe and amazement, lowered their levels of cytokines (proteins that are associated with poor health in high levels).

CONTENTS

10 WAYS TO BOOST YOUR IMMUNITY

COPING WITH A LOVED ONE'S CRITICAL ILLNESS

DENTAL VACATIONS

COMBATTING STRESS

DID YOU KNOW?
SPECIALTY DRUG COST DISTRIBUTION RISING YEARLY

COPING WITH A LOVED ONE'S CRITICAL ILLNESS

When a loved one is diagnosed with a critical illness, it's very normal to feel overwhelmed. It's hard to cope with this kind of news, not only because we want our loved one to be healthy, but because, on a personal level, it also reminds us of our own mortality.



SHOCK

Regardless of what you have to go through, it's important to give yourself time to absorb the shock of the illness. You also need to be able to cope and accept that the illness will change your life to some degree. Once the reality of the severity of the condition has set in, make sure that you have the support of those around you to help you through this difficult time. When family members are sick, we often forget to remember take care of ourselves so that we don't fall apart.

WHAT IS YOUR ROLE?

Your main role is to provide guidance and support from both an emotional and assistive standpoint. For example, when the doctors deliver bad news, the person who is sick may not fully comprehend what they have just been told due to shock and are unable to react or think clearly. It is the job of the support person to then become the intermediary for passing on the information.

REMEMBER THAT COMMUNICATION IS KEY.

When dealing with something as difficult as a critical illness, the only way for everyone to keep moving forward is through communication. It's imperative to have heart to heart discussions, without overdramatizing the situation. Maintaining good communication also helps your loved one keep some of their decision-making power. Individuals who have a critical illness are grieving. They are grieving the loss of their physical integrity, the loss of their job, their new role in the family, their reduced independence, among other things.

Whatever happens, as the support person you must remember to stay as positive as possible. When the illness is terminal, this can be a huge challenge, but it's the best way to help the person recover, or to make the most of the time that they have left together.

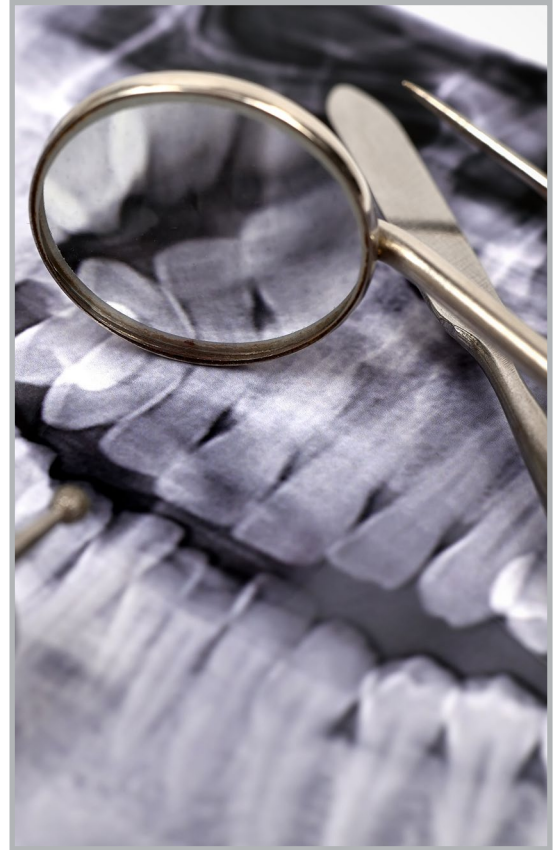
DENTAL VACATIONS

In 1997 the Alberta Dental Association and College stopped publishing their dental fee guide, which lists dental procedures and their suggested fees. The guide is important for insurers in determining premiums and how much they'll reimburse. Without a fee guide, to provide a baseline, the Canadian Life and Health Insurance Association conducts its own annual review of dental costs in Alberta. Insurers then use the percentage increases to determine their own reimbursement factors.

While most plan sponsors opt for the usual and customary fee schedule, most find that even with 100% coverage, they are still out of pocket. As dental costs continue to rise yearly, it's no wonder why Albertans are planning trips down to the U.S. or Mexico to have their extensive dental work done. These "dental vacations" save Albertans big dollars, versus having the same treatments performed locally.

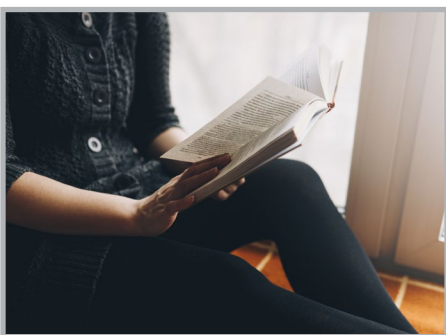
There are risks however. While some insurers cover out of country dental claims, others do not. The coverage will depend on the insurer and the agreement with the plan sponsor. Please ensure you check your policy before heading down for treatment out of country. If there are any complications with your treatment, any emergency medical coverage may be void as it was a planned treatment.

In light of the fee guide concerns, Alberta's NDP government has advised that they will be creating a fee guide for Alberta in the very near future. We will continue to keep our clients informed on these exciting changes as they happen.



COMBATTING STRESS

Stress consumes a great deal of energy. It's important to combat it so that your energy can be focused on other important tasks.



TRY SOME OF THESE TIPS TO HELP BETTER MANAGE DURING TIMES WHEN YOU ARE FEELING STRESSED:

- Talk about your concerns with people you trust. Not only will it help to have a sympathetic ear, but the people you confide in may be able to suggest some possible solutions.
- Release your stress with some exercise. Even light physical activity can be an excellent antidote for stress. Taking a walk or dancing can help.
- Take a mental break and forget about your worries for a while by doing something fun like watching sports or a funny movie. Activities like reading, drawing or painting are also a good idea to give you a little mental vacation!
- Don't forget to ask for help from your family and friend networks. Don't waste your time trying to always cope on your own.

DID YOU KNOW?



Specialty drug cost distribution continues to rise each year.

- There was only 1 specialty drug which cost between \$20,000 to \$49,000 in 2005, compared to 45 in 2015!
- There were only 2 specialty drugs which cost in excess of \$50,000 per year in 2005, compared to 20+ in 2015!

Travelling over the holidays?

Ensure you pack your travel wallet card in case of emergency!

Pay by Credit!

Lane Quinn is now offering an option to pay your monthly benefit premiums by credit card. If you are interested in being set up for this service, please contact your consultant or account manager!



SOURCES:

- "10 Ways to Boost Your Immunity." Diabetic Living Online - Manage, Pg 41-43. N.p., n.d. Web.
- "Coping with a Loved One's Critical Illness." Solareh Employee Assistance Program, n.d.
- Lee, Jann. "Alberta's Dental Discord." Benefits Canada Nov. 2016: 8-12. Print.
- "Combatting Stress Cause by Illness." Solareh Employee Assistance Program, n.d
- Specialty Drug Cost Distribution – IMS Brogan Pay-Direct Private Drug Database, 2005-2014, IMS AG.