

OLDMUTUAL



HEALTH & HAPPINESS HANDBOOK





Dear Member

Do you look back at yet another year gone by and feel as if you are on a bus headed in the wrong direction, and you don't know how to get off the bus? You are not alone!

This booklet offers a few tips on getting back in the driver's seat of your own health and happiness "car", so that you can head for a great destination of your own choosing. It covers some of the ways in which you can nurture your health and happiness, so that you are able to do the things you love, with the ones you love, for a very long time.

Although the booklet is split into these two main categories, your health and happiness are extremely integrated, so we encourage you to actively pursue both!

From my side I would like wish all our members a healthy, happy and safe holiday season. Have a look on the next pages for some more ideas to make your holidays stress-free.

Yours in health

Sabier Martinus

PRINCIPAL OFFICER

EMERGENCY CHECKLIST

Whether you are driving far over the holidays or not, the following would be helpful in an emergency situation:



Have a first-aid kit, blanket and spare water in the car.



Make sure you have your OMSMAF membership number at hand.



Put ER24's number (084 124) at the top of your cellphone contacts, and therefore easier to find, by putting a * in front of the name, for example *ER24, or *EMERGENCY.



Put ICE ("In Case of Emergency") in front of next of kin contact details on your cellphone to help emergency services contact the relevant person.

SICK BABY OR TODDLER?

Simply call 0860 666 110

(and save it on your phones under Babyline)

If you are a parent or carer of a baby or toddler, remember that your membership of the Fund gives you free access to Paed-IQ Babyline, a 24-hour children's health advice line manned by paediatric-trained registered nurses. They are on the other side of the phone to assist with any parental concerns, or health-related issues, 24/7, 365 days of the year.





ON HEALTH

Do you consider yourself to be healthy? Do you think you spend enough time and effort on your health?

As a society we spend millions on gym memberships, new diets, supplements and relaxation techniques. Ironically, most of us are overweight, sleep-deprived, undernourished and stressed couch potatoes. Nowadays, to be a healthy, happy human being, you have to fight against an increasing tide of unhealthy lifestyle habits. It is no longer possible to be physically and mentally healthy by default... you need to make a conscious decision to prioritise your health.

True health is about being strong, happy, energetic, resilient, at ease and balanced. Sure, health doesn't have to be the greatest goal of your life, but intentionally caring for your health will allow you to pursue those goals that are the greatest in your life.





ON HAPPINESS

Are you happy? As human beings, we all pursue happiness. The only difference is how we define happiness, and where we search for it. Our desire to be happy determines many of our life decisions.

But the thing is, research shows that a person's level of happiness is determined as follows:

- 50% by genetics;
- 10 – 20% by life circumstances (e.g. age, gender, ethnicity, marital status, income, health, occupation); and
- The rest by how a person thinks and acts.

The problem is that many of us are made to feel guilty if we are happy. It has become almost fashionable to be unhappy with one's job, partner, country and life in general. But, to quote Robert Louis Stevenson, *"There is no duty we so much underrate as the duty of being happy."*

So do yourself and the world a favour and focus on being happier. One of the best ways to make yourself happy is to make other people happy, and one of the best ways to make other people happy is to be happy yourself.





EAT AS IF THERE IS A TOMORROW

Our eating habits are critical to our health. Unfortunately, nowadays, most of us choose our food for instant gratification and the sake of convenience (because who wants to cook supper from scratch after a long day at work?), rather than as optimal fuel for our bodies. Many people yo-yo between over-indulging in unhealthy foods and being on strict diets. Even worse - with packaged food (including many so-called health foods such as fat-free yogurts and muesli bars) having high levels of hidden sugars, it is extremely easy to think that you are making healthy choices, when you are actually eating nutritionally empty calories. And

our brain/body will encourage us to keep on eating, in the vague hope that somewhere it will get the vitamins and minerals it needs!

Why not simply start eating real food? Commit to buying fresh meat, vegetables, and fruit, and make cooking meals a family event, rather than a chore. Cooking with your children may not always be easy, but the benefits far outweigh the challenges. They can learn practical skills, such as counting and measuring, along with social skills, like following instructions and being patient, all while fostering creativity and – importantly – a lifelong interest in healthy and unprocessed foods.



WATER IS WHAT YOUR BODY CRAVES

Did you know that “hunger pangs” are often just a sign of dehydration? Next time you feel peckish, drink a glass of water and see whether you feel better.

With most of our brain and body consisting of water, we simply cannot function optimally without enough water in our system. The reality is that most of us simply do not drink enough water for our body's needs. Opinions differ, but generally it is advisable to have one glass of water per 10 kg body weight. So, if you weigh 70 kg, you should be drinking the equivalent of seven glasses of water per day.

Are you drinking enough water? Use two fingers to pinch up some skin on the back of your hand and then let the skin go. The skin should spring back to its normal position in less than a couple of seconds. If the skin returns to normal more slowly, you may be dehydrated.





SLEEP ENOUGH

Those of us who are parents generally make sure our children get enough sleep – mainly because we know first-hand what a nightmare it is to live with a sleep-deprived child. So why do we as adults not give ourselves the same treatment?

Good sleep is a critical element in maintaining your health – you can actually survive longer without food than sleep! Studies show that our brain is cleared of toxins while we sleep. If those toxins are not cleared sufficiently, it can result in various neurological health problems. So it really makes sense to invest in quality sleep.

Aim for at least eight hours of sleep per night (with children needing more). You can increase the quality of your sleep by keeping your bedroom as dark as possible, and minimising exposure to blue light such as on television or cellphone screens in the hour before you go to bed





KEEP MOVING

No matter how old, healthy or fit you are, it makes sense to keep on moving throughout your life. Regular exercise can help maintain your health, boost your energy, and improve your confidence. Not only can exercise help you to maintain or lose weight, but it has also been shown to reduce illness by stimulating your immune system, improving heart health and blood pressure, increasing bone density, and assisting your digestive functioning.

Unless you have been – and still are – an avid jogger, cyclist or other sports person, it makes sense to look at an exercise routine that will suit your age, mobility and general health. Consider activities that can be adapted to suit your fitness level and agility, such as:

- **WALKING** – one of the best exercises to boost bone density and general heart health;
- **WATER AEROBICS** – a good way to get a work-out without putting pressure on joints;
- **YOGA** – an excellent range of stretching exercises, combined with breathing;
- **TAI CHI** – a gentle martial art that works with balance and control; and
- **NIA** – a routine that combines dance, martial arts, yoga and other movement and aims to help improve co-ordination.





FIND THE BALANCE WITH TECH

Technology is having such a profound effect on our lives that it warrants more focus than the other topics in this guide. Although it is enabling us to do amazing things and most of us would be completely (and literally) lost without it, it is becoming increasingly clear that all this technology, and our resulting 'connected' lifestyles, add stress to our lives.



WORRYING FACTOIDS ABOUT SMARTPHONES, AND WHAT YOU CAN DO ABOUT IT

- Worldwide there is an alarming increase in child drownings and other accidents as a result of caretakers (including parents) being distracted by their smartphones. Make sure you as parent, and any caretaker you may employ, do not keep yourself busy on your smartphone while minding a child.
- On a psychological level, the “still face” and lack of eye contact of a parent distracted by their smartphone has been shown in studies to make babies agitated, then withdrawn, then depressed. Engage with your baby and try to avoid using your smartphone in their presence.

- Studies show that the blue light emitted by smartphones confuses our body's natural sleep rhythms and can result in poor sleep, with knock-on effects such as depression, obesity and more. Check whether your smartphone has a built-in "eye comfort" setting, or download an app such as f.lux to reduce glare in the evenings.
- Smartphone notifications use our brains' natural ability to associate cues with rewards (and our anxiety over uncertainty) to get us to compulsively check our phones. Go into your phone's notifications settings and turn off all notifications except for phone calls and—if you want— messaging apps and your calendar. Charge your phone away from your bed and avoid the temptation to check messages last thing before you go to bed, or first thing when you wake up. Consider switching your phone off when

you are on holiday and only checking messages once a day. Or, if you are brave, take a complete break by going somewhere without any cellphone reception!

- Family relationships can be harmed by members of the household being focused on their smartphones, rather than on one another. Establish some smartphone rules in your household, such as having no-phone zones. No-phone zones remove the need for decision-making in the moment and can help reduce conflict. For example, if everyone knows that phones aren't allowed at the dinner table, you don't need to have an argument about it each night.

Just remember: the point of putting the brakes on your smartphone usage is not to punish yourself, but rather to make yourself feel good.



HAVE MOMENTS RATHER THAN THINGS

Retailers and their marketers spend millions convincing us that we'll be happier with their product in our life, and their approach generally works! We continually seek happiness in the next purchase, whether it's fashionable clothes and shoes, new smartphones, a car, or even a house. As author Dave Ramsey so eloquently put it, *"We buy things we don't need with money we don't have to impress people we don't like."*

Older people will often say their biggest regret is not having spent

more time doing fun things with their loved ones; never that they haven't bought that new TV or couch!

It is possible to get out of the retail trap with a bit of conscious self-discipline. Before you buy anything, ask yourself:

- Do I really need this?
- Do I have a place for this when I get it home?
- How much extra work will this add to my life?
- Am I buying it for the right reasons?





CLEAR YOUR CLUTTER

Studies show that having a lot of clutter in your home is actually stressful. Not only is clutter mentally stressful, but it also makes your home more difficult to clean and could therefore affect the quality of air in your home. The most important step in living without clutter is to remove whatever is extra. The key is to start with small, easy projects and gradually increase to larger ones.



Kitchen: Eliminate duplicate utensils such as spatulas, bottle openers and excess serving utensils, and those whose function can be taken over by a single multipurpose utensil.



Dining room: If you have decorations that are no longer meaningful, or that clutter your space, get rid of them.



Living area: Remove books, CDs, and DVDs that you've never used or do not plan to read or watch again.



Bathroom: Remove expired medications and ointments from your medicine cabinet.



Wardrobe: Remove any clothes you haven't worn in the last 12 months. Have enough socks for a week or two (max) and get rid of all the ones without a mate, or with a hole.

You don't have to feel guilty about getting rid of your clutter. If it is something that someone else may be able to use, donate it to a charity such as Hospice. That way your house is cleaner AND you can feel satisfied that you have helped others!



MAKE GRATITUDE AN ATTITUDE

Research backs up what religious and spiritual texts teach us: gratitude is good for us!

If you focus on what you have, rather than what you don't have, your 'feel-good' hormones allow you to cope better with life. This does not only affect your mind and soul, but also your general health and wellbeing.

Make gratitude a habit. Every time you take a shower or walk the dog (or whatever works for you), consider the things for which you can be thankful. Every night, before you go to sleep, do a mental rerun of your day and focus on those things that should fill you with gratitude.





FINALLY... A NOTE ON PASSWORD PROTECTION

You would probably have noticed that your email statements are now password protected. Although it may seem like extra hassle to you, we took this important step to protect your personal information. Online fraud and identity theft are on the increase, and the Fund is obligated to put strict measures in place to keep your member data safe and secure.

 0860 100 076  @omsmaf.enquiries@medscheme.co.za

EMERGENCIES:  ER24 on **084 124**

BABYLINE: 0860 666 110

