



LET'S MAKE SURE AGE IS JUST A NUMBER

THE POSITIVES OF AGEING



By Dr Niri Naidoo.

Eating right, exercising and taking care of your mental health is important at any age; you just have to adjust lifestyle patterns slightly to fit your needs. The reward for taking care of your health is that it leaves you free to enjoy the benefits of ageing.

Since we are living longer and keeping healthier than previous generations, being a pensioner does not mean that you are old. In South Africa the retirement age is usually 55, 60 or 65. Nelson Mandela only became president at age 75.

Five perks of getting older

- 1 |** Your work stress reduces when you retire. This can improve your blood pressure, sleep patterns and your mood.
- 2 |** Neuroscience research suggests that there may be specific neurobiological pathways for happiness that are activated as you become older as long as you take care of your physical and mental wellbeing.
- 3 |** Your social skills are better than those of younger people. Studies have found that older people are better at managing emotions and considering different viewpoints.
- 4 |** If you have grandchildren you can enjoy all the fun of playing with them, and hand them back to their parents when they get unruly.
- 5 |** Since Bankmed is more than 100 years old, we have had plenty of time and experience in taking care of our members at every life stage.



Bankmed's promise to you

Bankmed offers a wide range of benefit options, disease management programmes and tailored benefits for you. We continue to be committed to paying benefits now and into the future. Please note that there are conditions and limits to paying out claims.

Preventing and managing illness

It is unpleasant to be unwell and recovering from illness can cost a lot in terms of time and money. For your good health, Bankmed encourages you to take advantage of our Wellness and Preventative Care Benefits. Having annual screening tests can detect possible problems early. Getting your necessary vaccinations can prevent illnesses such as flu or pneumonia.

Bankmed has partnered with Biofitt Wellness to have screening tests done in the comfort of your home if you are 60 years or older. If your test results show that your health may be at risk, we will refer you to your Healthcare Professional for further tests and diagnosis.

If your Healthcare Professional diagnoses you with a chronic condition on our list and registers you for the Chronic Illness Benefit, we pay for certain chronic medication. Bankmed also offers Managed Care Programmes that pay for a specific basket of care for certain conditions.

Here are eight ways to grow old gracefully that you may not have considered:

1. | Get checked out. Don't ignore the niggles.
2. | Enjoy food and drink.
3. | Rest and meditate.
4. | Have fun and try new things.
5. | Notice appearance without being critical.
6. | Connect with people.
7. | Remembering our youth.
8. | Go to new places.

THE SCIENCE OF AGEING

A mere hundred years ago, people only lived to be about 50. By 2000, the average life expectancy was more than 75 years. It's 19 years later and some people live up to age 113. Why are we living longer, and why do we look younger than our parents did at the same age?

We have become accustomed to the advances that keep us healthier for longer. Medical advances like vaccinations and antibiotics help us avoid illness or overcome it faster. We know how to prevent epidemics and what to do if they occur. In general, advances like clean water and sanitation, better waste treatment and disposal, and access to better food means we live better and longer. We now see more chronic degenerative conditions (that few people lived long enough to experience in the past).

Gerontology, or the science of ageing, is a relatively new science. There are a few theories on why we age:

- Eat foods loaded with antioxidants, to minimise damage caused by free radicals.
- Exercise to limit bone and muscle loss.
- Keep your cholesterol low by eating healthy food and taking medication (if necessary) to slow the hardening of your arteries and protect your heart.
- Practice mental fitness to help keep your brain sharp.

Read **Feed your body and flex your muscles** and **Mental gymnastics for the young at heart** to find out how!

Here are six small habits that can put you on course for healthy aging – and hopefully, a happier more energetic life:

1. | Make walking a daily ritual.
2. | Give yourself reasons to smile.
3. | Establish healthy eating habits.
4. | Find fun activities that make you move.
5. | Spend time with positive people.
6. | Learn to meditate.





BANKMED BENEFITS FOR YOU AND YOUR GOOD HEALTH

Bankmed offers a range of benefits that give you cover throughout your life. Our benefits help you keep well and take care of you if you become ill. We also know that our healthcare needs change as we become older, which is why we offer a range of services specifically for members who are 60 years or older.

Wellness and Preventative Care Benefits

Good health starts with knowing your health. Bankmed offers wellness and screening benefits and preventative care programmes that help us to identify your risks early, so you and your Healthcare Professional can manage your health optimally.

Bankmed's National Pensioner Project

To ensure you are in your best health, Bankmed runs a National Pensioner Project each year for members who are 60 years or older. We collaborate with Biofitt Wellness to bring you quality and convenient wellness tests and preventative screenings in the comfort of your home. If you do not want the range of screening tests done at your home, you are also welcome to ask a Healthcare Professional or pharmacy in our network to provide the service.

Chronic Illness Benefit

Your day-to-day benefits won't last long if you use them to treat lasting conditions like asthma, diabetes or high blood pressure. If you have a chronic condition, you need to take medication and talk to your Healthcare Professional to make sure treatment is working to keep you as healthy as possible. If you're registered on the Chronic Illness Benefit, Bankmed pays for your chronic medication so you get to keep your day-to-day benefits for unexpected illness and still have cover for the care you need.

Once you register for the Chronic Illness Benefit, we pay for the approved medication and selected tests, procedures and Healthcare Professional consultations for the ongoing management of your condition.

Cover for cancer

If you are diagnosed with cancer, you have access to cover through the Oncology Programme once we approve your cancer treatment.

On the Essential, Basic and Core Saver Plans, Bankmed only pays for approved cancer treatment as a Prescribed Minimum Benefit (PMB) condition. On the Traditional, Comprehensive and Plus Plans, cover for approved cancer treatment is unlimited, as long as you send us your treatment plan and we approve it. We only cover treatment on our list.

Managed Care Programmes

If you have a chronic condition, you have to manage it by making certain lifestyle changes, taking medication or following other treatment. At Bankmed, we understand that this can be difficult and costly to manage on your own. Therefore, we offer Bankmed Chronic Medicine Advisory Services.

We also offer the Premier Plus Programme that helps you manage heart disease (cardiovascular disease), diabetes and HIV/AIDS. When you register for the Programme, you get cover for defined, tests, medication and consultations. These benefits are not paid from your day-to-day benefits or the funds in your Medical Savings Account (if applicable).

To qualify for full cover, a Healthcare Professional in the Bankmed Network must refer you for the Premier Plus Programme.

FEED YOUR BODY AND FLEX YOUR MUSCLES

Eating right and exercising improves your health at any age. As we age our needs change and we need to adjust our exercise and diet. Whether you still run the Comrades Marathon like Alf Burgess (79) or just jump to conclusions, here are some general guidelines for eating and exercising right:

Focus on strength, flexibility and balance

Ideally, you should be exercising for at least 30 minutes, three to five times a week. If you're already fit and exercising, make sure you are doing whole-body exercise and also work on your flexibility and balance.

If you are just starting out, take it slowly and be careful not to injure yourself. It doesn't help if you only exercise for one day, overdo it, and take weeks to recover. Depending on your health and how much time you have available, you can start with chair exercises, walking or swimming.

Swimming is fun, refreshing and a great exercise since it gives your entire body a workout and improves your lung capacity. Swimming is gentle on your joints and muscles so you are less likely to injure yourself. There are various senior swimming clubs around the country; what is stopping you from signing up?

Stop exercise right away if:

- Anything hurts.
- You feel dizzy or nauseous.
- You suddenly feel cold.
- You struggle to breathe.

If you don't feel better after resting, see your Healthcare Professional.

Choose nutrients over calories:

In general, our basic nutritional needs stay the same throughout our lives, but as we age we may need more of certain nutrients like calcium, vitamin D (to absorb calcium) and vitamin B12 (because it becomes more difficult to absorb B12 as we age). You can get these nutrients from food, but you can also use supplements if you need to. Watch your portions; we tend to need less calories as we become older. A balanced diet of fruit and vegetables, whole grains, and fibre is generally recommended. Eating fat is necessary but rather choose plant fats like olive oil and canola oil, and stay away from saturated animal fats. Avoid full-cream milk and fatty red meat. Drink plenty of fluid to keep hydrated. Water is best, but Rooibos tea is tasty and filled with antioxidants to boost your immune system.

Ask your Healthcare Professional before you change your diet or start a new exercise

This article is for information and is not intended as medical advice. Please consult your Healthcare Professional before starting a new exercise routine or make drastic changes to your eating patterns.



Seven Proven Ways to Promote Physical Health

1. | Exercise regularly.
2. | Don't smoke.
3. | Get enough sleep.
4. | Avoid chronic stress.
5. | Maintain a healthy weight.
6. | Eat a 'healthy diet.'
7. | Tinker with your nutrition and your microbiome.

THE WORKOUT YOU NEVER KNEW YOU NEEDED

Want to improve the way you move? Get to grips with the idea of functional fitness.

Participate in your health

The success of preventative healthcare depends on your participation. Bankmed is committed to providing you with information geared towards improving every aspect of your health. You also have access to a range of tests, screenings and vaccinations that focus on disease prevention and management. For more information, visit www.bankmed.co.za

You probably don't think the minor exertions in your daily routine are difficult, but reaching for that top shelf, carrying groceries and climbing stairs can take its toll if your body isn't conditioned for it.

Experts agree that 'functional fitness' workouts are the best way to prepare your body for all that activity – and to ensure you don't suffer pain, injury or discomfort.

As Johannesburg personal trainer Shantal Dietrich explains, all these exercises use your own bodyweight as resistance and are mostly 'compound' movements: each exercise involves more than one joint and you use more muscle. Dylan van Houten, head trainer at a Johannesburg gym, adds that functional workouts increase your metabolism for several hours afterwards. 'This leads to improved fat-burning potential,' he explains.

Try these today!



SQUATS

Apart from strengthening the muscles in your lower body, squats improve mobility in your ankles and hips, which helps prevent injuries, Dietrich explains.

HOW

Stand with your feet planted hip-width on the ground. Bend your knees and push your behind out while keeping your back straight, until you're below parallel to the ground. In other words, try and bend your knees beyond 90 degrees while keeping a straight back. Extend your arms straight out in front of you as you lower yourself. Straighten your legs slowly and lower your arms to the side as you return to a standing position.



PLANK

Planking is not as much fun as it is effective. It targets your core muscles, lower back and shoulders, which you use when lifting heavy objects.

HOW

Get down into a push-up position. Steady yourself on your forearms with elbows bent at 90 degrees. Keep your head in line with your back. Stiffen your body and hold for as long as you can.



SQUAT-THRUSTS

This is the ultimate example of functional fitness. With every rep, you'll work your arms, chest, quads, glutes, hamstrings, and abs.

HOW

From a standing position, drop into a squat. Lower yourself until you can place your hands in front of your feet.

Kick your feet out behind you and assume a push-up position. Return in the same manner to a squat. Leap into the air with your arms straight above you.



TRACE DIP

This is a multi-joint exercise that targets your arms (especially that flabby part that jiggles when you wave), shoulder and back muscles. You can do this exercise on any stable bench, bed or chair at home.

HOW

With your back facing the bench, place your hands behind you. Keep your feet and legs straight out in front of you. Lower yourself gently as far down as you can go. Use your arms to pull yourself back up.



LUNGES

Tone your lower body by targeting your quadriceps, glutes and calves.

HOW

Stand straight with your feet planted hip-width apart. Step forward until both legs are bent at 90 degrees. The knee of your back leg should almost touch the ground. Keep your back as straight as possible.



PUSH-UPS

‘When performed correctly, this movement is a ‘moving plank’ and challenges your core muscles. It also tones the pushing muscles of your upper body,’ says Van Houten.

HOW

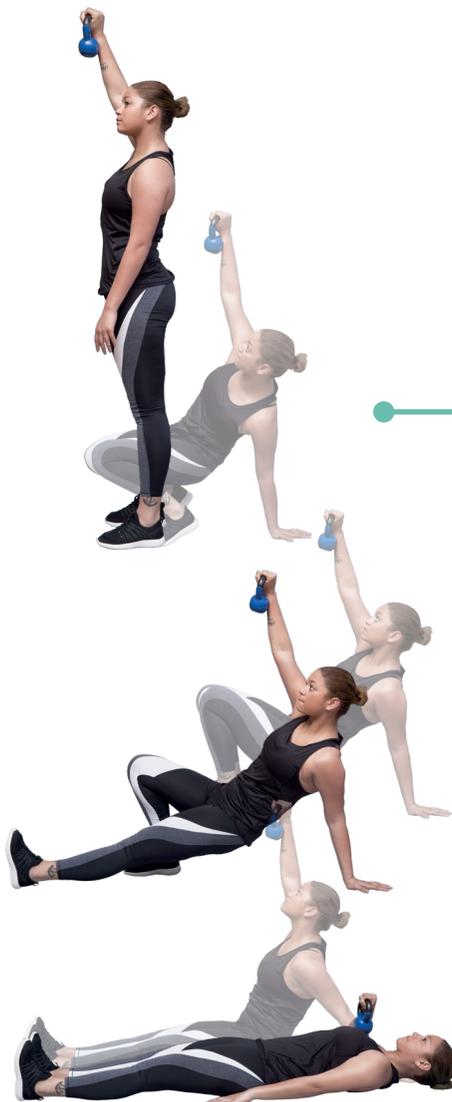
Lie on your stomach and place your hands on the ground below your shoulder blades. Set your feet apart. As a rule, the wider apart your feet, the more stable you are when doing the push-up. Keep your body, neck and head as straight as possible. Lower yourself steadily until your arms are bent at 90 degrees. Push your body up as one. **FOR MODIFIED PUSH-UPS** If a standard push-up is a stretch too far for you, try keeping your knees on the ground while performing the arm movements.

GET-UPS

This full-body movement works all the muscle groups and improves overall mobility. Use a kettlebell to add resistance. When performed correctly, you’ll move from lying flat on the floor to standing up in one fluid movement

HOW

Lie on your back with a weight in one hand. Then fully extend that arm above your chest. Bend your knee on the same side at 90 degrees. Keep your other leg straight. While keeping your arm with the weight locked above your head, shift your weight onto your other elbow. Get up onto one knee (on the same side as the elbow you propped yourself up with). Shift your weight from your hand on the ground to your knees as you stand upright. Keep the weight above your head the whole time. Lower your body in the reverse order until you’re lying down again.



This exercise strengthens your body to cope better with the daily grind – but check with your doctor before starting any new workout regime.

Body alert

‘People of all ages and fitness levels can benefit from doing 15-20 minutes of these movements every day,’ says Robert Batemen, owner of Functional Training and Lifestyle Solutions Gym in Cape Town. ‘The key is to ensure the movements are done correctly and within your ability.’

MENTAL GYMNASTICS FOR THE YOUNG AT HEART



Before you retire, you may not realise how much brainpower and mental exercise work puts you through. In the morning it's the mental arithmetic of working out how much a few minutes of extra sleep will cost you in time and petrol if you get stuck in traffic. At the office socialising is built into your day and mental challenges are part of the job. Even if you are still working, your mind can still use a vigorous workout.

Becoming more forgetful is not inevitable. Like any other part of the body, your brain needs exercise to keep it going strong. Researchers at Stanford University (USA) found that memory loss can be improved by 30 to 50 percent simply by doing mental exercises.

Here are some suggestions for mind exercises:

- Start a new hobby or get creative in a hobby you already have. Meeting other people who share your hobby also allows you to meet new people. Hobbies that include hand work (such as crafts or woodwork) can improve your spatial awareness.
- Keep your problem-solving abilities strong with puzzles. You can build jigsaw puzzles, play word games and complete crossword puzzles. You might also want to try Sudoku.
- Keep up your social life.
- Learn a new language.
- Play games that challenge the intellect and memory, such as chess or card games.
- Play thinking games like Scrabble and Trivial Pursuit.
- Read newspapers, magazines and books. If you are not sure where to start, join a book club for book suggestions and socialisation.
- Take a course on a subject that interests you. There are many free classes online so you can learn anything from woodwork, computer programming to astrophysics.
- Write by hand. This improves your motor skills and you are more likely to remember something you've written by hand than if it's saved electronically. You can keep a journal, write shopping lists, or write letters.
- If you have a chronic condition, make sure you take your medication regularly.

Visit your Healthcare Professional if you are concerned about your memory or concentration

Sometimes memory lapses and confusion can be a sign that you're unwell or that your medication does not agree with you. For example, not being able to concentrate could be an early sign of low blood sugar or low blood pressure. It could also be a sign of Alzheimer's. Consult your Healthcare Professional for medical advice.