

SPRING / OCTOBER 2014

# Health matters

**MEET OUR  
AMBASSADOR**

Paralympian  
Kurt Fearnley

**BE MEDICINEWISE**

Get the most out of  
your medicines

**SPRING  
SHAKE-UP**

Feel refreshed and  
ready for summer



YOUR HEALTH. YOUR MAGAZINE. YOUR HEALTH FUND.

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# From the Editor

Welcome to the latest issue of *Healthmatters* for 2014. It's hard to believe how the months have flown by and we're once again heading into spring and warmer weather. To coincide with the change in season we urge our members to take stock of their health and well-being. NPS MedicineWise gives us some tips on how to 'be medicinewise' and we take a look at the importance of sleep and ways to create the right conditions. We also encourage members to be proactive in discussing mental health issues, including anxiety and depression.

You'll also notice that we've given *Healthmatters* a fresh new design to coincide with the rejuvenation that spring brings. We hope that you like the new look and, as always, find this issue of *Healthmatters* interesting and informative. Your feedback is always appreciated so please contact me on [healthmatters@teachershealth.com.au](mailto:healthmatters@teachershealth.com.au) with any comments or ideas for your Fund's magazine.

Wishing you the best in health,

**Lauren Deering**, Editor

# From the CEO

2014 is a milestone year for Teachers Health Fund and I thank everyone who has participated in our 60th anniversary promotions to celebrate with us. Next month we will be announcing the winner of our major prize draw, who will win a Mediterranean cruise for two. As a fund, we are looking forward to continuing in the future to work with and support those in the education community and their families and build on our past successes.

As we head into the final few months of the year I wish all our members good health and thank you for your continued support. Our members are our best advocates and we appreciate you spreading the word about the benefits of being a Teachers Health Fund member. The 2013-14 financial year saw record numbers of new members for Teachers Health Fund and I look forward to sharing some of the highlights of the last financial year with you in the next issue of *Healthmatters*.

Yours sincerely,

**Brad Joyce**, CEO

# Spring shake-up



Different seasons not only raise different health and well-being issues but also different opportunities. Spring is a great time to review your lifestyle practices and shake-up your routine.

Do your health and well-being need a shake-up? Whether it's your diet, exercise regime, work-life balance, cleaning out your medicine cabinet, organising those all-important regular check-ups or simply finding more time for yourself, spring is a great time to take stock of your life and make a commitment to work on the areas in need.

Spring is the perfect time to break any bad habits you've developed over winter and replace them with positive ones. Choose fresh spring fruit and vegetables as part of a balanced diet over winter comfort foods and opt for a walk or run with friends instead of an evening in front of the television. Even small changes can make you feel better, emotionally and physically, and help you to perform better.

Don't forget to add 'do nothing' to your to do list for some unfocussed time each day to refresh. Ensure that you're getting the right quantity and quality of sleep – see pages 8 and 9 for some useful tips. Whatever your aim, start small with meaningful, achievable and measurable goals. Give yourself a timeframe with a start and end date and be sure to monitor your progress.

While you're focusing on your health and well-being, why not take the time to make sure your level of cover with Teachers

Health Fund is right for you. If you think it's time to upgrade we've got some great tools to help you. Search online using our 'help me choose' tool or use our product fact sheets which can be accessed through online member services. Visit [teachershealth.com.au](http://teachershealth.com.au) for more information.

If you have any questions and would like to speak to one of our customer service representatives, call us on **1300 728 188**.

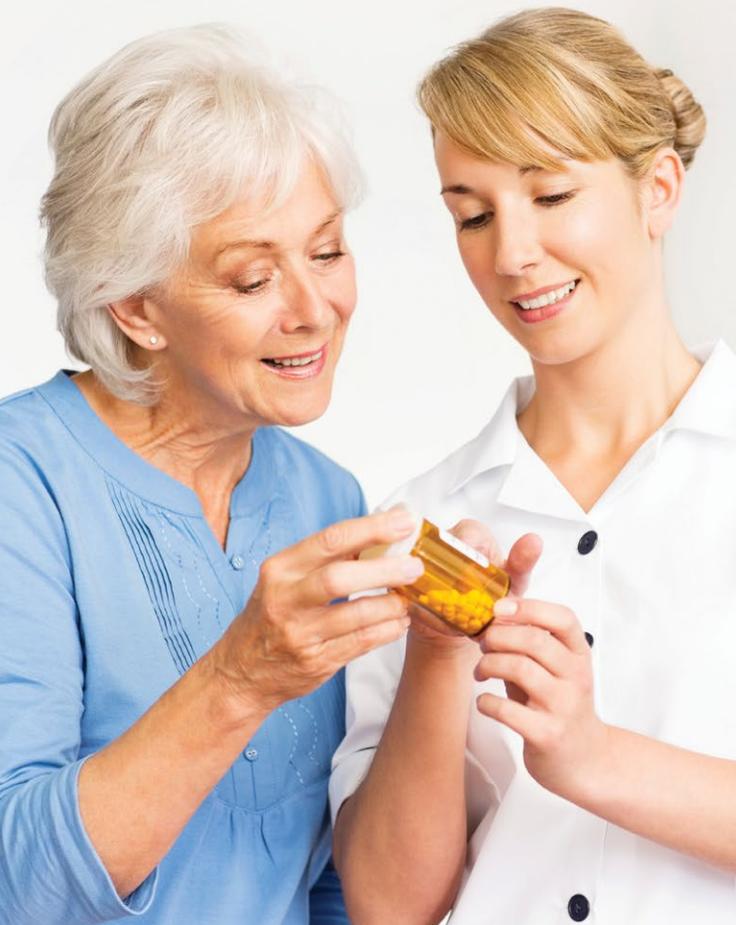
Spring into action today – making some small changes can help you to feel refreshed and ready to enjoy summer.

Spring is the perfect time to break any bad habits you've developed over winter and replace them with positive ones



# Be medicinewise

This month marks NPS MedicineWise's Be Medicinewise Week which encourages people to consider their medicines and learn more about how to get the most out of their medicines and medical tests.



Having the right information and understanding your medicines will help you to make better decisions about your health and get the best results from your medicines.

NPS MedicineWise suggest the following five steps to being medicinewise:

## Ask questions

Get more out of a visit to your doctor, pharmacist or other health professionals by asking questions about your medicines or medical tests. Getting the information you need about your medicines will help you to make better informed decisions.

## Know it's a medicine

Medicines don't just come on prescription, they also include over-the-counter medicines from a pharmacy, supermarket or other store, as well as herbal remedies, vitamins and other supplements. They come in many different forms, such as tablets, liquids and creams, and different medicines do different things.

## Know the active ingredient

The active ingredient in the medicine identifies the chemical that makes it work. The brand name is the name given to the medicine by its manufacturer.

Being medicinewise means knowing where to find the active ingredient every time you get a medicine.

## Always follow the instructions

Read the labels and packaging of medicines carefully and always follow instructions from your doctor or pharmacist. For more detailed information, read the consumer medicine information (CMI) which is available for prescription and pharmacist-only medicines.

## Make a medicines list

Keep track of all your medicines, including prescription, non-prescription, over-the-counter, minerals, herbal and natural medicines. It will help you and everyone involved in your health care to know more about your medicines. Medicines lists can be kept in three ways: paper medicines list, medicines eList or a smartphone app.

For more information on the five steps to being medicinewise, including questions to ask your doctor or pharmacist and free medicine list templates and downloads, visit [nps.org.au/topics/how-to-be-medicinewise](https://nps.org.au/topics/how-to-be-medicinewise)

Source: NPS MedicineWise [nps.org.au](https://nps.org.au)



NPS MedicineWise is funded by the Australian Government Department of Health and provide free, independent, not-for-profit, evidence-based information to enable better decisions about medicines and medical tests. For more information visit [nps.org.au](https://nps.org.au)

# Sleep study

With the clocks springing forward at the beginning of this month, now is the perfect time to review your sleeping habits and make some positive changes.

Time spent in bed asleep is time well spent as sleep is important for restoring physical and mental health. Our brains are very active while we sleep, sorting and processing information and creating long-term memories. Lack of sleep can cause fatigue, poor concentration and memory, mood disturbances, impaired judgement and reaction time, and poor physical coordination.

The brain moves through distinct stages of sleep over and over every night. Rapid eye movement (REM) sleep occurs about once every 90 – 120 minutes and makes up about one quarter of your night's sleep. The brain in REM shows significant electrical activity and the bulk of dreams occur during REM sleep. Non-rapid eye movement (NREM) sleep makes up the remaining three quarters of sleep and includes four broad stages from dozing through to deep sleep or 'delta sleep' where blood pressure, heart rate and breathing become slow and muscles relax. Growth and repair occur during this stage.

There are many distractions to sleep, including parenthood, travel across time zones, stress and some medications. Although sleep onset is not something that we can control, we can create the right conditions for sleep, both in our mind and in our environment:

- Have a regular sleep pattern to help your body work out a healthy sleep routine



Lack of sleep can cause fatigue, poor concentration and memory, mood disturbances, impaired judgement and reaction time, and poor physical coordination



- Spend the right amount of time in bed – most adults need about eight hours sleep every night
  - Leave electronic equipment that can distract you outside of the bedroom
  - Wind down and relax before going to bed – meditation, relaxation routines and quiet music can help
  - Make sure your bedroom is comfortable – quiet, dark and not too hot or cold
  - Avoid stimulants and sedatives such as caffeine, cigarettes, alcohol and sleeping tablets as they disturb the quality of your sleep and do not fix the cause of sleeping problems
  - Avoid day time naps – nap only if you really need to and keep the nap under 20 minutes
  - Don't lie awake watching the clock – staying in bed if you can't sleep can make you frustrated so get out of bed and go to another room until you feel sleepy again.
- Finally, if sleeping problems persist, do not ignore the possibility of having a specific sleep disorder that needs attention and seek professional help if required.

Sources: Australasian Sleep Association [sleep.org.au](http://sleep.org.au), Sleep Health Foundation [sleephealthfoundation.org.au](http://sleephealthfoundation.org.au), Better Health Channel [betterhealth.vic.gov.au](http://betterhealth.vic.gov.au)

# Anxiety and depression

**Anxiety and depression are common in Australia, affecting men and women, young and old. October marks World Mental Health Day so this spring take the time to consider your mental health and that of those around you.**

## Anxiety

Anxiety is more than feeling stressed or worried, it's when these feelings don't subside and exist without any particular reason or cause. There are many types, including generalised anxiety disorder (GAD), social phobia, specific phobias, obsessive compulsive disorder (OCD), post-traumatic stress disorder (PTSD) and panic disorder. There are a range of symptoms for each, including hot and cold flushes, racing heart, tightening of the chest, snowballing worries and obsessive thinking and compulsive behaviour.

## Depression

While we all feel sad from time to time, depression is more than just a low mood, this serious condition impacts on both physical and

mental health. A person may be depressed if they feel sad, down or miserable most of the time, have lost interest or pleasure in most of their usual activities, and also experienced several of the signs and symptoms of depression in their behaviour, feelings, thoughts and physical state for more than two weeks. As with anxiety, there are many types of depression and symptoms can range from relatively minor through to very severe. Types include major depression (melancholia, psychotic depression, antenatal and postnatal depression), bipolar disorder, cyclothymic disorder (often described as a milder form of bipolar disorder), dysthymic disorder (similar but less severe than major depression) and seasonal affective disorder (SAD).

## Causes

While the exact cause of depression and anxiety are not known, a number of things can be associated with their development, including:

- Family history of mental health conditions
- Life events
- Physical health problems
- Substance use
- Personality factors
- Chemical changes in the brain

**Around 1 million adults experience depression and over 2 million experience anxiety in Australia each year**

## Treatments

There are a range of effective treatments, health professionals and services available to help with information, treatment and support. Mild symptoms may be relieved through lifestyle changes and self-help. More moderate to severe symptoms may require psychological or medical treatments.

The key is to seek support early. If you or someone you know are experiencing the symptoms of anxiety or depression, be proactive in discussing the issue or seeking help. For more information on the signs and symptoms of depression, visit [beyondblue.org.au](http://beyondblue.org.au)

If you need help now, Lifeline provide access to 24 hour crisis support and suicide prevention services. Call 13 11 14.

Sources: Beyond Blue [beyondblue.org.au](http://beyondblue.org.au), Black Dog Institute [blackdoginstitute.org.au](http://blackdoginstitute.org.au), Lifeline [lifeline.org.au](http://lifeline.org.au)



# Noticeboard

## Online claiming

Don't forget that you can claim for a range of Extras services online. Simply logon to your online member services account through the members' area at [teachershealth.com.au](http://teachershealth.com.au) and enter the details found on your receipt under the 'claim' section. For more information visit the FAQs section at [teachershealth.com.au](http://teachershealth.com.au) or call 1300 728 188.

## Claiming for Extras services

There are certain circumstances that will prevent the payment of a claim. These include when a member has been treated by a provider related to them. Refer to the General Product Guide or the FAQs section at [teachershealth.com.au](http://teachershealth.com.au) for more information regarding where fund benefits are not payable.

## 60th anniversary celebrations

We'll be announcing the winner of our major prize draw in November. The lucky winner will enjoy a **Mediterranean cruise for two worth up to \$20,000!** Visit [teachershealth.com.au/60th](http://teachershealth.com.au/60th) for more information. Good luck!



## Competition winner!

Congratulations to **Ian Russell (SA)** our Feedback ASAP prize draw winner who has won a **\$1,000 Visa gift card**. We hope you enjoy your prize!



## Teachers Health Fund is now offering members a range of comprehensive insurance products

- ✓ Home & Contents Insurance
- ✓ Landlord Insurance
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Multi-policy discounts available\*

For more information visit [teachershealth.com.au](http://teachershealth.com.au) or call 1300 764 518

Take out a new Home, Home Contents, Landlords or Comprehensive Car insurance policy and you will receive a

# \$50

Coles Group & Myer Gift Card for each policy\*

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\*For full terms and conditions see [teachershealth.com.au](http://teachershealth.com.au)

\*Multi-policy discount is available on your first policy after renewal and is only available for Home, Landlords and Motor Vehicle policies that are purchased through Teachers Health Fund.



General Insurance

# Meet Teachers Health Fund Ambassador, Kurt Fearnley

**Kurt Fearnley OAM is best known as one of Australia's most decorated and respected wheelchair athletes.**

Born without the lower part of his spine, Kurt turned his attention to wheelchair sports in his teens and has since represented his country at Paralympic Games, World Championships, Commonwealth Games and has won some of the world's most challenging and prestigious marathons.

What you might not know is that Kurt is also a qualified physical education teacher and so he was delighted to take on the role of Ambassador for Teachers Health Fund. Kurt said, "As an athlete and teacher the synergy between myself and the only health fund exclusively for the education

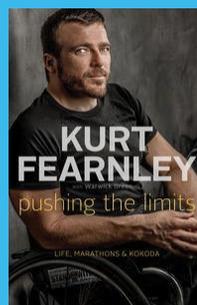
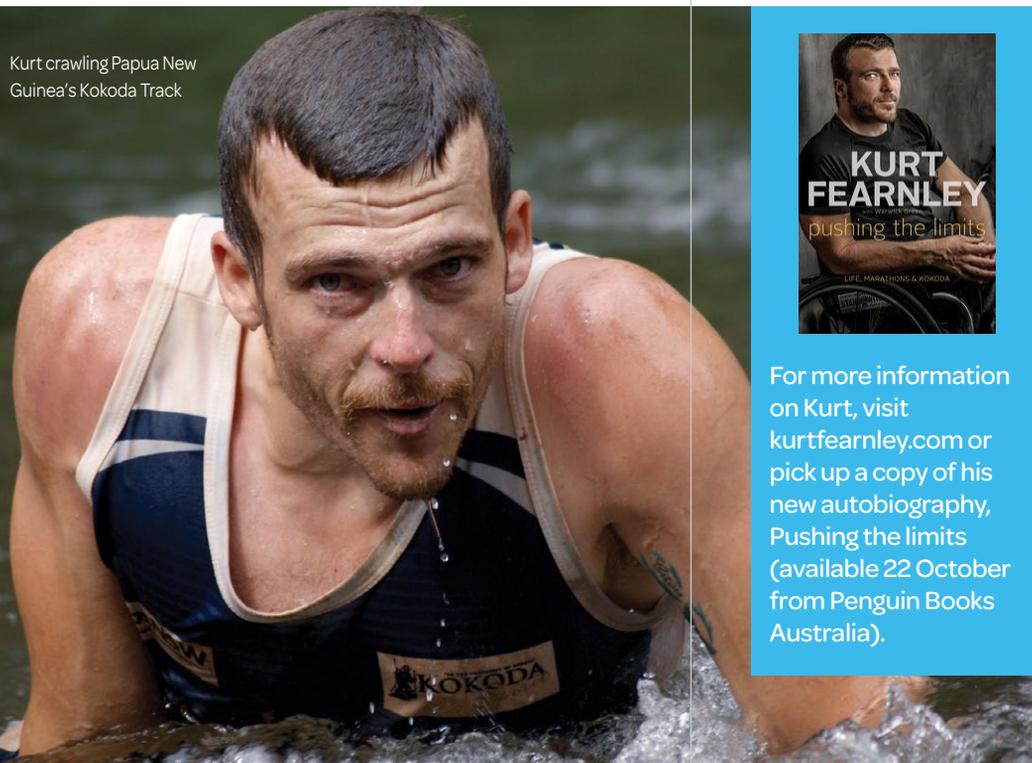
community was obvious. As a member of Teachers Health Fund myself I know first-hand the quality products and services they offer and it's a pleasure to work with the Fund and the education community they support."

Outside of his work with Teachers Health Fund, Kurt is a husband, father, athlete and passionate disability advocate. He's competed in gruelling marathons across the world and is a Paralympian who counts amongst his many medals the gold in the Paralympic men's wheelchair marathon from Athens in 2004 which he retained in Beijing in 2008. In total Kurt has eleven Paralympic medals spanning four games and is also a six-times world champion in distances from 800m to the marathon.

Off the racing circuit Kurt's achievements include being a winning crew member of the Sydney to Hobart Yacht Race, taking line honours in 2011. He's also well known for his amazing feat of crawling Papua New Guinea's 96km Kokoda track. Additionally Kurt is actively involved in various charities as a Board member, Patron & Ambassador and in January 2013 he was awarded the honour of giving the Australia Day Address.

Teachers Health Fund is proud to count Kurt as an Ambassador.

Kurt crawling Papua New Guinea's Kokoda Track



For more information on Kurt, visit [kurtfearnley.com](http://kurtfearnley.com) or pick up a copy of his new autobiography, *Pushing the limits* (available 22 October from Penguin Books Australia).

## Kurt's quick facts

- 54 marathons. 35 wins. 14 additional podium finishes.
- Marathon wins in 10 countries on five continents.
- Personal best marathon time of 1 hr 18 mins 51 secs (Boston 2011)
- Paralympic classification: T54
- Four-time Paralympian with eleven medals, including three golds
- Paralympic records in 5,000m and marathon
- Six-time World Champion
- 2007 and 2009 Laureus World Sports Award Finalist Commonwealth Athlete of the Year with a Disability
- 2009 NSW Young Australian of the Year
- Recipient of Order of Australia Medal (2004)

# Calendar

## October 2014

Month	Breast Cancer Awareness Month
1	World Cerebral Palsy Day
3	International Multiple System Atrophy Awareness Day
5–12	Mental Health Week
6	Labour Day (Teachers Health Fund closed)
9	World Sight Day
12	International Arthritis Day
12–18	National Nutrition Week
12–18	Carers Week 2014 – Carers Australia
12–18	Haemophilia Awareness Week & Red Cake Day
13–19	Be Medicinewise Week – NPS Medicinewise
20	World Osteoporosis Day
27	Pink Ribbon Day - Cancer Council Australia
31	National Bandana Day – CanTeen

## November 2014

Month	NOvember
	<b>Lung Awareness Month</b>
9–15	National Psychology Week
14	World Diabetes Day
17–23	National Cervical Cancer Awareness Week

## December 2014

1	World AIDS Day
	Christmas Day
25	(Teachers Health Fund closed)
	Boxing Day
26	(Teachers Health Fund closed)

The dates and events listed are major awareness days, weeks and months related to health and ageing. They could be subject to change and confirmation should be sought from the relevant organisation before planning associated activities. For further information, please visit [health.gov.au](http://health.gov.au) and click on 'Calendar of Events'.



# Spring clean your health

Access a range of services including:

- ✓ **Eyecare**
- ✓ **Dental**
- ✓ **Physiotherapy\***
- ✓ **Chiropractic\***
- ✓ **Remedial Massage\***

[teachershealth.com.au](http://teachershealth.com.au)

**Surry Hills NSW**  
35 Reservoir Street

**Parramatta NSW**  
68 Macquarie Street

**Hamilton NSW**  
142 Beaumont Street

**Richmond VIC**  
52 Bridge Road



**For the well-being of teachers & their families.**

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Call **1300 728 488** to book an appointment today.

## Eyecare Services

- ✓ **50%<sup>~</sup> off** optical frames
- ✓ **25%<sup>~</sup> off** sunglasses and contact lenses
- ✓ **FREE\*\*** retinal photo & OCT scans

## Dental Services

No-Gap<sup>†</sup> preventative dental check ups including:

- ✓ Comprehensive oral examination
- ✓ X-rays
- ✓ Scale, clean & polish
- ✓ Fluoride treatment
- ✓ Fissure sealant

## Physio, Chiro & Remedial Massage

- ✓ Pay only \$40<sup>‡</sup> for an initial consultation & treatment



<sup>~</sup>Available to Teachers Health Fund members, maximum discount of \$250, frames must be purchased in conjunction with prescription lenses.

<sup>\*</sup>Up to a maximum discount of \$250.

<sup>\*\*</sup>Only redeemable at Teachers Health Centre in conjunction with an eye examination.

<sup>†</sup>No Gap services are based on level of cover and available benefits.

<sup>‡</sup>Price is valid for an initial consultation & treatment only. The Gap payment will depend on your level of cover and available benefits.

<sup>\*</sup>Physiotherapy, Chiropractic & Remedial Massage services only available in selected Health Centres. See [teachershealth.com.au](http://teachershealth.com.au) for more information.

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