

Saga Health Update

Winter 07/08



Welcome...

... to the Saga Health update

If you were to ask people aged 50 and over for a list of their priorities, good health would feature very highly every time. Yet a recent Saga survey showed that most of us would have a problem with our car seen to more quickly than we would a bad back!

If we do sometimes place other priorities ahead of our health, perhaps it's because the human body is generally so good at healing itself.

However, regular health checks and precautionary measures are accepted ways to help keep the body performing. This edition of the Saga Health Update includes various ideas to help you achieve this and I hope you find it an enjoyable, informative read. Why not enter our free prize draw.

Andrew Gabriel.

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...and lots, lots more!

“Cheers... and good health!”

There are a remarkable number of body-related sayings in the English language that have interesting origins. For example, if you've ever wondered why we toast one another's health when we drink alcohol, it stems from an outbreak of cholera in 19th century London. The source of the outbreak was traced to a water well in Broadwick Street, Soho. For a long time afterwards, the locals would only drink wine and ales. Since they weren't drinking water from the deadly well, they could safely toast one another's good health.

For more examples of such sayings, see elsewhere in this newsletter...



Screening comes of age

With most illnesses and conditions, treatment and medication (or simple changes to lifestyle and diet) are more effective if they begin as soon as possible. This is why you undergo so many health checks and precautionary measures throughout your life.

These begin when you have your heartbeat monitored in the womb, and continue throughout your school years with the numerous jabs you receive. As you grow older, to ensure that certain high-risk conditions are discovered, a special governmental screening programme is available. This provides women with regular breast checks, and cervical smears every 3-5 years, for example. In addition, a government white paper is proposing a special 'health MOT'.

Because health checks in later life are so important, more and more people are turning to private assessment services such as Saga Health Screening. The state-of-the-art CT scans and tests available from Saga at special rates can potentially reveal early signs of serious illnesses. This could in turn lead to quicker, more effective treatment or changes in lifestyle.

The Saga MultiScan is a unique, affordable combination of scans and tests to address the most common concerns of people aged 50 and over. It looks for early indications of heart disease, cancer and even osteoporosis. It's just one of a number of options available, all of which use a comfortable 'open' scanning technique.

Saga Health Screening centres are located in Brentwood, Bristol, Glasgow, Guildford, Leamington Spa, Manchester and Tunbridge Wells.

For more details visit saga.co.uk/healthscreening

Isn't your health more important than your car?



According to Saga's Moments of Truth survey in August 2007, 93% of people would react promptly to a warning light in their car... but only 26% would have a bad back investigated as quickly. Perhaps we think that the car is suffering an indisputable problem, whereas the back pain is a temporary inconvenience that will disappear by itself?

The survey also revealed that, in the 12 months preceding the survey, 24% of people spent between £200 and £300 maintaining their car, but only 12% spent this amount maintaining their health. Most people spent under £100 on their health.

However, it's vital not to ignore your body's warning signs. A bad back, toothache, eye strain, headaches, sore joints... these are all indications that something is not quite right. Rather than risking a problem getting worse, the Saga Health Cash Plan enables you to see a specialist promptly and claim back up to 75% of the bills.

The Saga Health Cash Plan also enables you to claim back up to 75% of your everyday medical bills, including:

- Dental checkups and treatment
- Eye tests, glasses and hearing aids
- Specialist consultations, diagnostic tests and health screening.

Premiums start from just £15.50 a month for a 50-64 year old on Level 1 cover, so there really is no excuse for treating your car better than you do yourself - especially as we're currently waiving the standard 13-week wait before you can make a claim.

saga.co.uk/healthcash



Press for attention

Is it a myth, or were communities much closer in the past than they are now? Perhaps there was a time when people could safely leave their back doors open. Nowadays, families become separated by work commitments, local post offices and bus services close down - even the milkman might no longer come to the front door. This means that it's quite easy for older people to find themselves feeling isolated. Also, if they experience a problem at home, such as a fall, it could go unnoticed.

With winter approaching, perhaps you are concerned about this situation or know an elderly friend or relative in such circumstances? If so, why not consider Saga SOS - our convenient, reassuring personal alarm service? It's easy to install and use, and costs less per month than you'd spend on daily newspapers. It's a small price to pay for reassurance the whole year round.

saga.co.uk/sos

“A frog in the throat”

In the days before mains water, people would often drink water taken from ponds and streams. One old wives tale is that they risked swallowing frogspawn and having tadpoles hatch in their stomach - with the eventual frog trying to escape via the throat. Medieval magic, on the other hand, suggests that frogs were sometimes placed in the mouth of someone with a bad cough in the belief that it would steal away their croak.



And you thought you were unlucky...



Figures published by the Department of Health for 2004 show that the British public can be prone to some rather unusual accidents. It's no laughing matter that two people had to attend A&E after contact with centipedes, while another was admitted to hospital following an incident involving an alligator. 37 people were victims of 'volcanic eruption', while a child was treated after a 'prolonged stay in a weightless environment'.

Unfortunately, everyday accidents happen to many people - for example, during 2004 over 119,000 were admitted to hospital after falling. It's therefore sensible to have some kind of help available 'just in case'. Depending on the extent of an accidental injury, Saga Personal Accident Insurance will pay between £200 and £50,000, which can be used in any way you please. For instance, it could go towards hospital expenses or loss of income, pay for a recuperative holiday or - in case of serious injury - fund any necessary adaptations to your house. Single cover on our Premier policy costs just £5.50 per month.

**For further information please call
0800 857 857**

Business logic demands quick treatment

Since the National Health Service was introduced in 1948, it has successfully helped people live longer, healthier lives. However, more patients and an increased range of expensive treatments have made funding difficult over the years. These are just some reasons why the modern NHS has problems with waiting times, last minute cancellations and hospital infections, so alternative routes to treatment are becoming more popular.

Company medical schemes

Nowadays more and more companies are providing medical insurance for their workers. According to the Laing & Buisson Health & Care Cover UK Market Report 2007, a further 90,000 employees became part of company schemes during 2006 - an increase of 3% on the previous year. Bosses are realising that valuable time is lost if an employee has to wait for NHS consultations, diagnostic tests, treatment and recuperative care. With company medical cover, a worker can be treated at a convenient time - either promptly, or to fit around a project or business trip, for example. They can then get back to work quickly with minimal disruption.

Cover for individuals

If it makes good sense for companies to insure the health of their workers, the same logic applies to individuals. Any delay in medical treatment

could interrupt your work (which might prove financially costly, especially if you are self-employed), disrupt important plans and undermine your enjoyment of life.

Saga offers a comprehensive choice of health plans to suit a variety of budgets. You can choose when and where you wish to be treated from an extensive list of UK hospitals - perhaps somewhere that is near to your relatives, for example, and at a time that ties in with your work or holidays. For complete peace of mind, you can include your family on your policy too.

Switching from an employer's medical insurance scheme

If you have medical cover through an employer's group scheme and are due to retire, you may well be concerned about losing protection. However, it might be possible to switch to Saga and still receive cover for the conditions covered by your current policy, depending on your recent medical and claims history. This could also be possible for people who pay for their medical insurance personally.

saga.co.uk/pmi

How does your health score?

Screenshot of the Saga Health calculator website. The page has a navigation bar with links to 'Home shop', 'Travel shop', 'Money shop', 'Health shop', and 'Saga Mail'. Below the navigation bar, there are tabs for 'Health', 'Money', 'Home & lifestyle', 'Travel & leisure', and 'Community'. The main content area is titled 'Health' and 'Interactive tools'. The 'Health calculator' section contains a form with the following fields: 'Your Sex' (Male/Female), 'Your Age', 'Your Height (in meters) or ft/in', 'Your Weight (in kg) or Stone/lbs', 'Your Waist measurement (in cm) or inches', 'Do you have a family history of diabetes?' (Yes/No), 'What is your ethnic group?' (Please select), 'How much exercise do you do? (minutes per week)', 'Do you smoke?' (Yes/No), and 'Do you have high blood pressure?' (Yes/No). There are three gauges on the right side of the form, labeled 'LOW MEDIUM HIGH', 'LOW MEDIUM HIGH', and 'POOR MEDIUM GOOD'. A 'Calculate' button is at the bottom of the form. Below the calculator, there is a section titled 'Saga Health Screening' with links for more information, to find out whether you would benefit from their health screening service, and to order your brochure.

Depending on factors such as your age, lifestyle and family history, you may be more prone to some illnesses than others. You can find out what they are by using Saga's new online health calculator - simply fill in your details for an instant answer. To learn more about specific illnesses and how to reduce your chances of contracting them, take a look at our handy online A-Z of common conditions. Our website also contains lots of useful information about looking after yourself, including tips on healthy eating and proper exercise.

saga.co.uk/health

“Under the weather”

In days gone by, if a sailor felt unwell he was sent below decks. Sheltered from the elements above, and therefore 'under the weather', he would have a better chance to recover.

Need advice about long-term care?

Few of us are prepared for the prospect of long-term care, because it's probably not something we envisage needing for ourselves. However, the chances are that we might need long-term care, or we might need to arrange it for an elderly relative or friend.

One in four people will require some form of long-term care. The age that they begin to need it can vary significantly, but on average they are 83. And because of the rising cost of funding care for an ageing population, it is no longer free.

Instead, the provision of care for an elderly person - whether it's in their own home or in a residential care home - is subject to some form of means test. Any assets they have over the means test limit must go towards the cost of the care.

Finding your way through the various rules, procedures and anomalies relating to the provision of care can be a daunting experience. For example, straightforward residential care is treated differently from care that involves nursing. In addition, there are

some State benefits available, but you need to know what they are to get the right entitlements.

You can find expert knowledge and unbiased advice at Saga's Care Funding Advice Service. Here, experienced financial experts who specialise in the funding of care for the elderly can review your situation to help you make informed decisions that are right for you.

For more information or a brochure, call us or visit saga.co.uk/ltc

CHAMPNEYS
HEALTH RESORTS

Subscribe to Saga's new health e-mail
**You could win a
Champneys spa break!**



If you have enjoyed reading this update, why not subscribe to Saga's new, regular health e-mail? Each month, we will send you the latest health stories direct to your inbox FREE. From diet tips to exercise tricks, anti-ageing to acupuncture, you'll be able to access important health news at the click of your mouse.

What's more, if you sign up before 29 February 2008, you'll be entered into our prize draw to win a Champneys spa break for two (worth over £750). The prize includes a two night mid-week stay, an indulgent body massage and facial, all meals and unlimited use of all facilities. We're also offering a lucky runner-up the chance to win a Champneys Special Occasion Gift Collection, which contains a selection of beauty products and a big teddy. For your chance to win, and to receive your free health newsletter each month, simply visit us at saga.co.uk/health

Remember to check your blood pressure

High blood pressure affects at least 50% of people over the age of 60. It increases the risk of heart disease or a stroke. It can also affect the kidneys and may be linked to certain types of dementia.

It is advisable to have your blood pressure checked at least every five years. Treatment may start with making some lifestyle changes such as eating a healthy diet low in fat and salt, taking regular exercise and not smoking. In most cases medication will be required. Lowering blood pressure by 5 points for a five-year period produces a 35% to 40% reduction in the risk of having a stroke, with 20% to 25% less chance of a heart attack.

Many medical insurance providers exclude cover for high blood pressure and important related conditions if you have it prior to taking out a policy. However, Saga recognises the importance of this valuable cover and was the first company to allow customers to include it, subject to an additional premium and a simple health declaration.

saga.co.uk/pmi



*For more
information...*

If you would like more details of the Saga healthcare products and services featured in this update, call

0800 857 857
stating reference AM1802

Lines are open 8.30am-7pm weekdays and 9am-1pm Saturday.

saga.co.uk/health

Alternatively, complete and return the coupon on your letter.