

# Health matters

## TEACHERS HEALTH SUPPORTING ASTHMA AUSTRALIA

Introducing a  
new partnership  
bringing asthma  
awareness and  
training into  
schools

**TEACHERS  
HEALTH** 

We're for teachers

### A HEALTHY MOUTH FOR A HEALTHY LIFE

The importance of oral health  
to your wellbeing

### SUPPORTING A SUSTAINABLE FUTURE

A new partnership promoting  
sustainability in our classrooms

### YOUR VISION IN FOCUS

What you need to know about  
macular degeneration



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## Calendar

### MAY 2017

2	World Asthma Day
7-13	Pneumonia Awareness Week (Lung Foundation Australia)
21-27	Macular Degeneration Awareness Week (Macular Disease Foundation Australia)
31	World No Tobacco Day (World Health Organization)

### JUNE 2017

Bowel Cancer Awareness Month (Bowel Cancer Australia)	
Burns Awareness Month (Julian Burton Burns Trust)	
12	Queen’s Birthday (excluding Qld and WA) – Teachers Health Centres closed
21	Red Apple Day (Bowel Cancer Australia)

### JULY 2017

3-9	Sleep Awareness Week (Sleep Health Foundation)
24-30	National Pain Week (Chronic Pain Australia)
28	World Hepatitis Day (World Health Organization)
30 Jul – 6 Aug	Donate Life Week (Organ and Tissue Authority)

### AUGUST 2017

4	Jeans for Genes Day (Jeans for Genes Australia)
6-12	Dental Health Week (Australian Dental Association)
6-12	Eosinophilic Gastrointestinal Disorder Week (ausEE Inc.)

### SEPTEMBER 2017

International Childhood Cancer Awareness Month	
International Prostate Cancer Awareness Month	
1-7	National Asthma Awareness Week (Asthma Australia)
14	R U OK Day

The dates and events listed are major awareness days, weeks and months related to health and ageing. For further information, please visit **health.gov.au** and click on ‘Calendar of Events’.

## From the CEO



**TEACHERS  
HEALTH**

We’re for teachers

It’s an exciting time at Teachers Health as our new look starts to come to life.

*We’re for teachers.*

This may be simple but it accurately describes Teachers Health and our promise to members. We’re for teachers, the education community as a whole and your family members.

Our new logo really captures who we are and what we stand for as an organisation – a true representation of Teachers Health and our purpose. The heart links who we are and what we do for you, our members. The heart symbolises health. We operate with purpose and heart. Teachers are at the heart of what we do.

It’s important that we also pay homage to our proud history and the core values that have defined us for over 60 years. It’s for this reason that we’ve incorporated the ‘tick’ symbol in the heart, a symbol that has been a strong part of our history. We have a new look, but we are still the Teachers Health you know and trust.

This new look reinforces our commitment to you, our members. A strong brand helps us to remain at the forefront of a competitive health insurance market. By doing so we can better support our members through lower costs, generous benefits and additional services. This brand refresh will strengthen Teachers Health now and into the future.

Our commitment to members has been highlighted in a recent survey by Roy Morgan Research which ranked Teachers Health members as the most satisfied among the

16 largest private health insurers. We not only achieved the highest overall level of satisfaction (83.6%), but also have the highest level of ‘very satisfied’ members. We’re delighted that these results reaffirm our position as a fund that is focused on people, not profit and places the member at the heart of everything we do. Our industry-leading retention rates support these research findings, with over 97% of members who join, staying with Teachers Health. To find out more about the results, and how other funds compared, visit roymorgan.com

Our members’ experience sits at the core of our organisation’s values and we believe it’s important to continue strengthening our capability and improving our customer service and efficiencies. Part of strengthening our capability is ensuring that we have a talented and diverse workforce. I’m delighted that our diversity and commitment to gender equality has been acknowledged for a sixth consecutive year by being named an Employer of Choice for Gender Equality (EOCGE). Teachers Health is one of only 106 organisations nationwide to receive the citation which recognises that gender equality is increasingly critical to successful, well-managed, leading organisations. For more information, visit [wgea.gov.au](http://wgea.gov.au)

Yours sincerely,

*Brad Joyce*

Brad Joyce, CEO

## DOWNLOAD OUR NEW AND IMPROVED MEMBER APP

The updated Teachers Health member app makes it even easier for you to securely manage your membership 24 hours a day, seven days a week.

Use the app to claim for Extras services, review your claims history, view cover details, check remaining annual benefit limits, order new membership cards, submit documents and forms and contact us.

The member app is available to download from the Apple and Google Play (Android) app stores.

## NEW-LOOK WEBSITE AND FACEBOOK PAGE

We’ve just launched our refreshed website and Facebook page in conjunction with the release of our new logo. Take the time to view our new-look website, and ‘like’ us on Facebook for all the latest news and updates from Teachers Health.

## WORLD HEALTH DAY 2017

This year’s World Health Day focused on depression. Depression affects people of all ages, from all walks of life, in all countries. It causes mental anguish and impacts on people’s ability to carry out even the simplest everyday tasks. A better understanding of what depression is and how it can be prevented and treated will help reduce the stigma associated with the condition and lead to more people seeking help. For more information visit **[who.int/campaigns/world-health-day](http://who.int/campaigns/world-health-day)**

## COMPETITION WINNER!

Congratulations to Lisa Fahy, our Feedback ASAP prize draw winner who has won a \$1,000 Visa gift card. We hope you enjoy your prize!



# Teachers Health supporting Asthma Australia

Ahead of next month’s World Asthma Day, Asthma Australia gives us the facts surrounding asthma and we introduce our new partnership bringing asthma awareness and training into schools.

Asthma is a long-term lung condition in which sensitive airways in the lungs react to triggers, causing a ‘flare-up’. In a flare-up, the muscles around the airway squeeze tight, the airways swell and become narrow and there is more mucus, making it harder to breathe. An asthma flare-up can come on slowly (over hours, days or even weeks) or very quickly (over minutes). A sudden or severe asthma flare-up is sometimes called an asthma attack. The symptoms of asthma often vary from person to person, but are commonly:

- breathlessness
- wheezing
- a tight feeling in the chest
- a persistent cough.

Asthma affects people of all ages and can start at any age. Being breathless is not a normal part of getting older and should always be checked by a doctor. Asthma is more common in males aged 14 and under but among those aged 15 and over, asthma is more common in females.

## CAUSES AND TRIGGERS

The causes of asthma are not fully understood, although people with asthma often have a family history of asthma, eczema and hay fever. Exposure to tobacco smoke (especially as a baby or young child) and some workplace chemicals, and obesity can increase the risk of developing asthma.

A trigger is something that sets off or starts asthma symptoms. Everyone’s asthma is different and everyone has different triggers. For most people with asthma, triggers are only a problem when their asthma is not well-controlled with medicine. There are lots of different triggers and they might be something that you:

- catch (cold or flu)
- breathe in (cold air, humidity, allergens, irritants, smoke)
- feel (strong emotions, reflux)
- do (exercise/physical activity)
- eat/drink/take (foods/additives, medication, alternative therapies)
- use (latex).

Trying to avoid triggers can often place limits on your lifestyle so it’s best to focus on getting your asthma under control with the right medicine and living a full and active life.

Only one-third of people with asthma have an Asthma Action Plan

## DIAGNOSIS

There is no single test for asthma so your doctor will decide if you have asthma based on talking to you, examining you and performing some breathing (lung function) tests. There are a range of conditions that have similar characteristics to asthma but if you suspect you might have asthma, you should see your doctor for a professional diagnosis. Don’t ignore it – if you do have asthma, the sooner you get it under control, the faster you can get back to living a full and active life.

## MANAGEMENT

Asthma cannot be cured but for most people it can be well controlled by following a daily management plan. Taking your medication, having an asthma action plan, knowing asthma first aid and having regular check-ups with your GP are the most important steps you can take to improve your asthma control. Everyone with asthma should have a written asthma action plan. If your child is on preventer medication, make sure they are taking this as prescribed. Develop a partnership with the key staff at your child’s school to share responsibility for their asthma care. Most schools will require an asthma care plan on enrollment and at the start of each school year. This needs to be signed by your child’s doctor. For more information, including a downloadable asthma care plan, visit [asthmaaustralia.org.au](http://asthmaaustralia.org.au)

### RECOGNISING SIGNS OF AN ASTHMA FLARE-UP OR ATTACK

MILD/MODERATE	SEVERE	LIFE THREATENING
<ul style="list-style-type: none"><li>▪ Minor difficulty breathing</li><li>▪ Able to talk in full sentences</li><li>▪ Able to walk/move around</li><li>▪ May have cough or wheeze</li></ul>	<ul style="list-style-type: none"><li>▪ Obvious difficulty breathing</li><li>▪ Cannot speak a full sentence in one breath</li><li>▪ Tugging in of the skin between ribs or at base of neck</li><li>▪ May have cough or wheeze</li><li>▪ Reliever medication not lasting as long as usual</li></ul>	<ul style="list-style-type: none"><li>▪ Gasping for breath</li><li>▪ Unable to speak or one to two words per breath</li><li>▪ Confused or exhausted</li><li>▪ Turning blue</li><li>▪ Collapsing</li><li>▪ May no longer have wheeze or cough</li><li>▪ Not responding to reliever medication</li></ul>
Commence asthma first aid	Call ambulance on triple zero/000 Commence asthma first aid	Call ambulance on triple zero/000 Commence asthma first aid

## COACH PROGRAM

The COACH Program is a free health coaching service delivered over the phone by asthma coaches from your local Asthma Foundation. For more information, visit [teachershealth.com.au/health-wellbeing/programs-support](http://teachershealth.com.au/health-wellbeing/programs-support)

Source: Asthma Australia [asthmaaustralia.org.au](http://asthmaaustralia.org.au)

# Teachers Health supporting Asthma Australia

Asthma Australia is Australia’s most trusted source of asthma information and we’re delighted to support them as the exclusive health fund supporter of their schools-based program.

The funding supports Asthma Australia’s activities in ensuring that school is a safe environment for children with asthma, including the **Ask About Asthma** campaign raising awareness of ‘back to school asthma’ and encouraging communication between teachers and parents.

Every year there is a rise in asthma flare-ups when children return to school after the summer break, resulting in a significant increase in emergency department visits, hospitalisations and days off school – unsettling for the child as they start a new year at school and impacting on both teachers and parents or carers. Causes of the rise in flare-ups include preventer medicines not being taken daily as prescribed when children’s asthma is well controlled in summer and the inevitable spread of viruses when children mix, making it important for schools and parents to follow best practice steps.

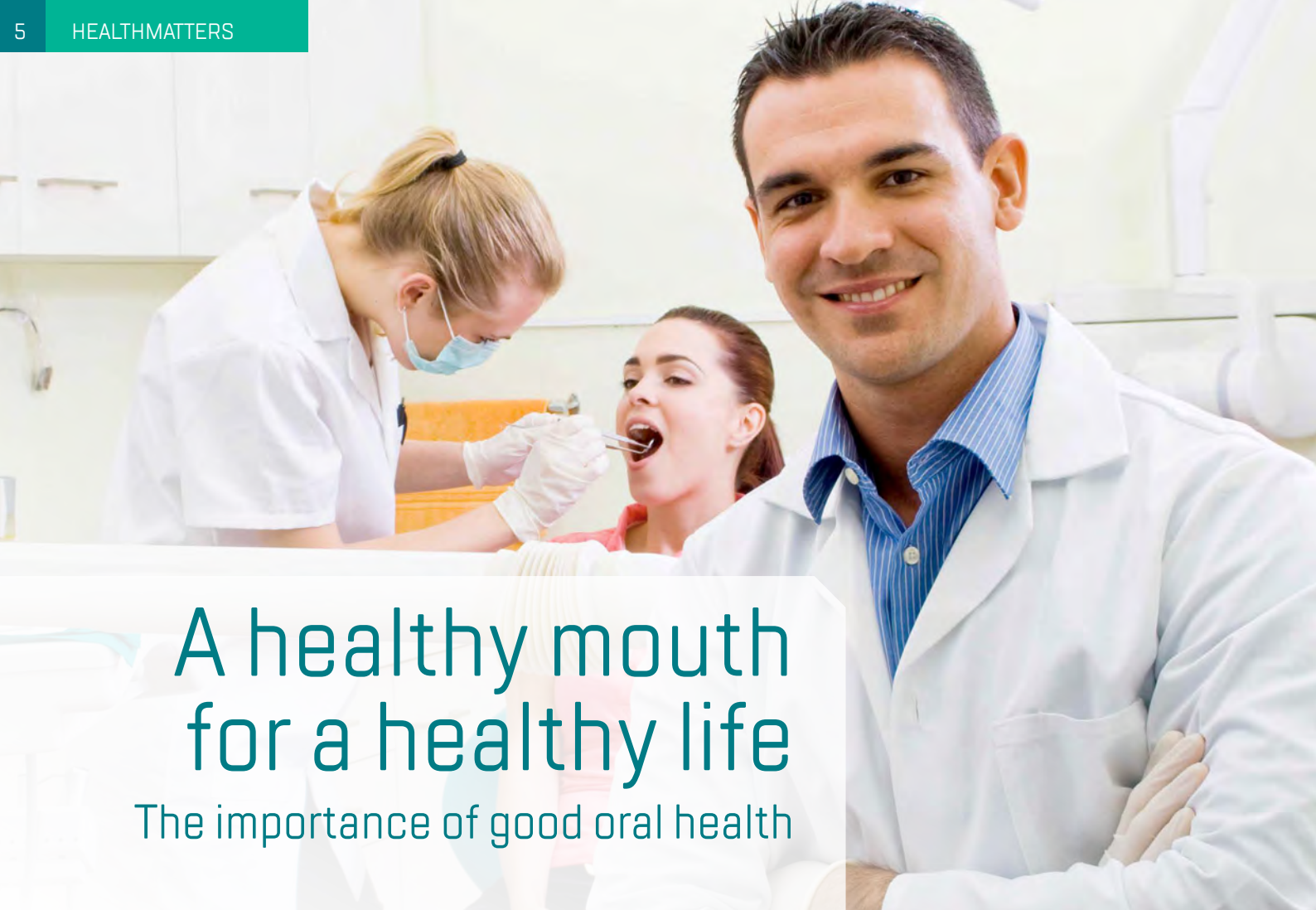
Asthma Australia CEO, Michele Goldman told us, “Back to school asthma is a global phenomenon and is another reason that asthma awareness in schools is so important. We are very grateful to Teachers Health for enabling us to tackle this key period where visits to emergency departments are highest for children. This campaign has been a great success.”

Asthma Australia trains 40,000 school staff each year in asthma first aid and provides asthma emergency kits to help schools be prepared to manage an asthma attack at any time. Their trainers provided information sessions to 10,000 students in schools in 2016.

- ASTHMA AUSTRALIA’S REACH:**
- 2,300 schools and community organisations trained in asthma risk management
  - 38,000 teaching staff trained in asthma first aid
  - 3,425 health professional trained face-to-face and online.

1 in 9 Australians have asthma – around 2.5m people





# A healthy mouth for a healthy life

## The importance of good oral health

A healthy mouth is vital for both physical and emotional wellbeing. Oral health can affect an individual's appearance, interpersonal relations, diet, nutrition and speech.

It's essential that you practice good oral hygiene and keep your mouth healthy – your health counts on it. An unhealthy mouth can lead to a number of secondary conditions that affect the rest of the body, including diabetes, heart disease and pneumonia. The good news is that most oral diseases are preventable.

### PRACTICING GOOD ORAL HYGIENE

Establishing good oral hygiene and dietary habits will support improved physical and emotional wellbeing throughout life.

So, what is good oral hygiene?

- Brushing your teeth twice daily
- Flossing daily
- Regular check-ups with your dentist.

### BRUSHING YOUR TEETH

This may seem obvious but there are some important considerations to take in when brushing your teeth.

For starters, picking the right toothbrush is important. Dentists recommend using soft-bristled, flexible toothbrushes. You should not brush your teeth too hard either as this technique can cause damage to your teeth.

The time you spend brushing your teeth is also significant. You should brush your teeth for at least two minutes twice a day.

### FLOSSING

When it comes to your dental health routine, flossing is just as important as brushing your teeth. Flossing daily helps to remove plaque

and food particles in places that a toothbrush can't reach and also plays an important role in reducing gum disease.

### MANAGING LIFESTYLE RISKS

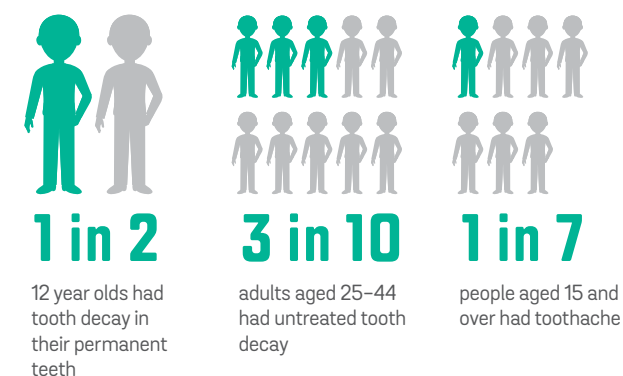
You can protect your oral health and prevent other secondary conditions by avoiding certain risk factors, including tobacco, alcohol, poor oral hygiene and an unhealthy diet.

Tobacco use not only causes bad breath and stained teeth, it also places you at an increased risk of gum disease and oral cancer. Quitting smoking reduces the risk of oral cancer and gum disease and can halt the progress of gum disease.

Excessive alcohol consumption can cause dehydration and dry mouth, which in turn can form tooth decay. The high sugar and acidity levels in alcoholic drinks can also cause tooth decay. Similar to tobacco use, excessive alcohol use increases the risk of oral cancer.

An unhealthy diet can have an adverse effect on your oral health. The excessive amounts of sugar that are found in processed food, soft drinks and snacks can be a risk factor for oral disease.

### DENTAL AND ORAL HEALTH IN AUSTRALIA



Source: Australian Institute of Health and Welfare [aihw.gov.au/dental-and-oral-health](http://aihw.gov.au/dental-and-oral-health)

Poor oral hygiene can lead to the build-up of plaque and bacteria in the mouth. By incorporating good oral hygiene habits into your daily routine you will reduce your risk of problems such as tooth decay, gingivitis and periodontitis.

Reducing your risks, early detection and regular check-ups with your dentist will help to prevent or manage oral conditions.

sickness) can cause erosion of the tooth surface. A diet low in sugar and acidity is recommended to reduce the risk of tooth decay.

A pregnant woman also runs an increased risk of gingivitis during pregnancy. This is caused by an excess of bacterial plaque compounded by hormonal changes. Good oral hygiene is highly recommended to prevent this.

### PREGNANCY

A pregnant woman's unique diet can sometimes cause dental diseases. The frequency of meals and gastric acids during pregnancy (due to morning

If you have Extras cover, have a dental check-up before you are planning to have a baby or after you conceive. Don't forget to tell your dentist if you're pregnant as x-rays may not be safe at this time.

## WHY YOU SHOULD SEE A DENTIST

The health of your teeth and gums affects your overall health, wellbeing and quality of life. When you have a healthy mouth you can eat well, speak and socialise without discomfort, pain and embarrassment. That's why regular dental appointments are so important.

At your dental check-up, the dentist will be able to identify concerns regarding the health of your gums and teeth in order to provide you with necessary instructions and advice. This is particularly important if you suffer from asthma, diabetes, depression or hypertension (high blood pressure) as these conditions, and the medications that treat them, can adversely affect your oral health.

Your teeth require maintenance and your mouth needs to be checked by a dentist to ensure that it remains healthy. Leaving problems untreated can make it more difficult and costly to treat in future.

### HOW OFTEN SHOULD YOU GET YOUR TEETH CHECKED?

Prevention is better than cure so regular check-ups every six months are recommended. This may vary from person to person. Your dentist will individually assess the time between appointments, depending on the condition of your oral health.

Make it a priority to visit a dentist so you can smile with confidence.

Dr. Mehri Eshraghi, Dentist and Dental Clinical Director at Teachers Health Centre

### GENERAL INSURANCE

## SAVE MORE WITH OUR MULTI-POLICY DISCOUNT

- Motor Vehicle Insurance
- Home & Contents Insurance
- Landlord Insurance

Find out more or get a quote at [teachershealth.com.au/general-insurance](http://teachershealth.com.au/general-insurance) or call 1300 764 518



Multi-policy discount up to 10% per policy<sup>1</sup>

<sup>1</sup>Multi-policy discount is available on your first policy after renewal and is only available for Home, Landlord and Motor Vehicle policies that are purchased through the same financial institution.

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We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from your local Teachers Health office, online at [teachershealth.com.au](http://teachershealth.com.au) or by calling 1300 728 188.





# Teachers Health supporting a sustainable future

Teachers Health is delighted to announce a new partnership with Cool Australia, supporting teachers in bringing sustainability into our classrooms.

Cool Australia is a not-for-profit organisation which aims to educate young Australian's for a sustainable future. Supporting teachers since 2008, the organisation recognised that our education system is the most important and effective way to connect with young people. Cool Australia provides educators with learning activities and resources that make the teaching and learning of social, environmental and economic sustainability as easy as possible. Units of work and learning activities can be downloaded from the Cool Australia website and taken straight into the classroom.

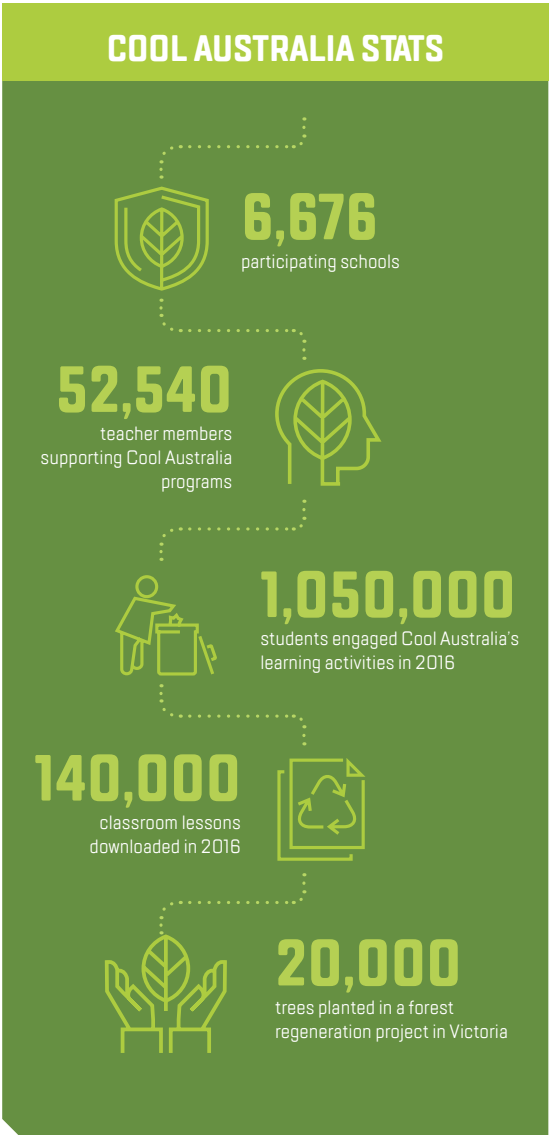
As a supporting partner and exclusive private health insurance partner, Teachers Health will help Cool Australia and teachers to bring real world learning to students. Real world learning helps young people to connect and contribute to an ever-changing world and encourages them to consider how their decisions impact on other people, our planet and our future. With this knowledge and interest in sustainability, these young people can go on to become problem finders and solvers, innovators, entrepreneurs and leaders.

Jason Kimberley, Cool Australia CEO said, "Our capacity to upskill teachers to become the designers of exceptional learning for



Teachers Health is the perfect fit for our work in bringing the holistic view of sustainability to Australian schools.

**Jason Kimberley, Cool Australia CEO**



all young Australians would be limited without the wonderful relationships we have with our partners. We are thrilled to have Teachers Health on board as our exclusive private health insurance partner. As the fund is exclusively for the education community, Teachers Health is the perfect fit for our work in bringing the holistic view of sustainability to Australian schools."

The learning activities created by Cool Australia's curriculum writing team are year level-specific, from Early Learning through to Year 12 and all are linked to the Australian Curriculum standards and the Early Years Learning Framework outcomes. An online digital library including videos, research, stories and

news for each major topic further supports the learning activities. A choice of topics are available, including biodiversity, climate change, human rights, Indigenous histories and cultures and life cycle analysis. All topics can be incorporated across a range of subjects, from science, English, maths and geography to business, economics and technology to name just a few.

Cool Australia also supports professional development to help educators build their confidence and skills and support learning.

For more information on Cool Australia and its programs, visit [coolaustralia.org](http://coolaustralia.org)

## MEMBER WELLBEING NETWORK

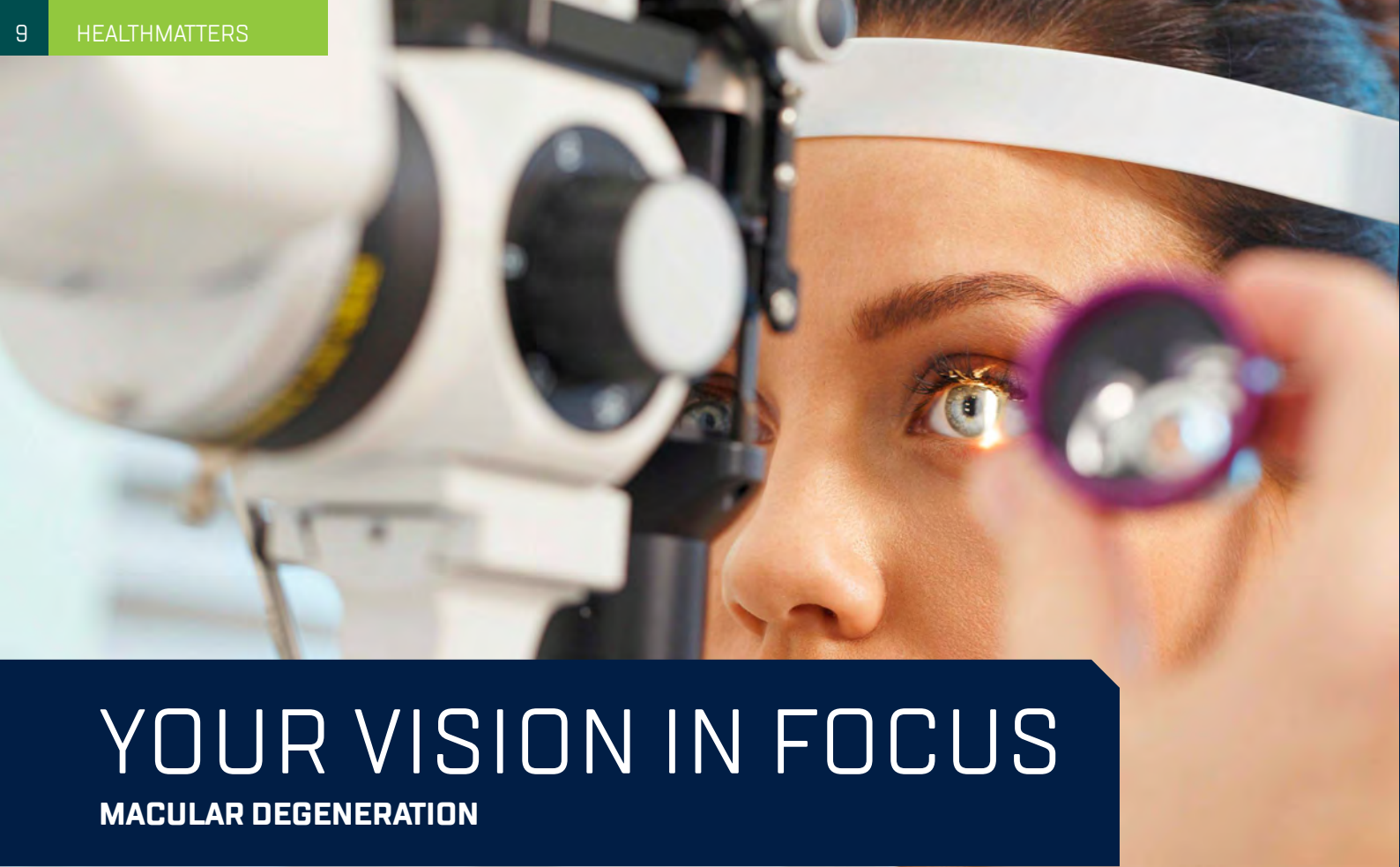
We have agreements with a range of health partners to help support our members' health and wellbeing.

Our Member Wellbeing Network provides members with special offers and discounts on Extras services, including No Gap offers.

To find out more visit [teachershealth.com.au](http://teachershealth.com.au)







# YOUR VISION IN FOCUS

## MACULAR DEGENERATION

Ahead of next month’s Macular Degeneration Awareness Week, we look at the disease and what you can do to reduce your risk.

Macular degeneration is the leading cause of blindness and major vision loss in Australia. Also known as age-related macular degeneration, it is a type of vision loss that affects the central field of vision. Macular degeneration is a progressive, chronic disease that can affect an individual’s ability to read, drive, recognise faces and complete tasks that require detailed vision.

Although there is no cure for macular degeneration, there are treatment options that can slow down its progression.

**EARLY DETECTION IS VITAL**  
Early detection of macular degeneration allows you to take steps to slow down the progression of the condition. In its early stages it may go unnoticed and some people may dismiss symptoms as a regular part of aging.

Symptoms can vary depending on the type of macular degeneration but can commonly consist of:

- loss of central vision
- blurring or distortion of central vision
- dark spots appearing in central vision
- difficulty with tasks that require detailed vision (e.g. reading).

If you experience any of these symptoms, you should seek help immediately from an eye care professional.

Macular degeneration can only be diagnosed by examining the retina. This must be undertaken by an eye care professional.

## FACTS AND FIGURES

- 50% of all blindness is due to macular degeneration
- The prevalence of macular degeneration increases with age
- Approximately 1 in 7 Australians over 50 have some evidence of macular degeneration

## RISK FACTORS

- Age – macular degeneration is primarily age related, affecting one in seven people over the age of 50 in Australia
- Family history – people with a family history of macular degeneration have a 50 percent chance of developing the disease

▪ Smoking – smokers and people that have smoked are three times more likely to develop macular degeneration.

## REDUCE THE RISK - EYE HEALTH CHECKLIST

You can reduce the risk of macular degeneration or slow down the progression of the disease by making positive lifestyle changes.

- Have an eye test and make sure the macula is checked
- Do not smoke
- Maintain a healthy lifestyle, control weight and exercise regularly
- Eat a healthy, well-balanced diet
- Protect your eyes from the sun
- In consultation with your doctor, consider a suitable supplement
- Use an Amsler grid to check for symptoms of macular degeneration
- Seek immediate attention from an eye care professional if you experience any sudden changes in vision.

Please note: any changes in diet or lifestyle should be undertaken in consultation with your doctor.



## TEACHERS HEALTH CENTRES - OPTICAL

Operated by a team of experienced optometrists, Teachers Health Centres are equipped with the latest technology which can test for a range of conditions including glaucoma, macular degeneration and cataracts.

### HIGH QUALITY OPTICAL SERVICES INCLUDE:

- comprehensive eye examination (bulk billed to Medicare\*)
- digital retinal imaging
- optical coherence tomography (OCT)
- contact lens consultation
- auto refraction
- visual field tests

We recommend that you schedule regular eye examinations every two years to assess your vision and test the health of your eyes.

Request an appointment online at [teachershealth.com.au](https://teachershealth.com.au) or call a health centre:

- **Surry Hills:** 02 8346 2255
- **Parramatta:** 02 9407 2626
- **Hamilton:** 02 4918 1300
- **Richmond:** 03 8412 0200

## PREVENTION IS BETTER THAN CURE

Teachers Health Centres are another benefit of being a member

- Optical
- Dental
- Remedial massage\*
- Chiro\*
- Physio\*

MEMBERS RECEIVE SPECIAL OFFERS AND DISCOUNTS

**Surry Hills NSW**  
35 Reservoir Street

**Parramatta NSW**  
68 Macquarie Street

**Hamilton NSW**  
142 Beaumont Street

**Richmond VIC**  
52 Bridge Road



Call **1300 728 488** or visit [teachershealth.com.au](https://teachershealth.com.au) to book an appointment today

\* Tests are bulk billed where Medicare provides a benefit (this generally does not cover contact lens consultations)  
Sources: Macular Disease Foundation Australia [mdfoundation.com.au](https://mdfoundation.com.au), Better Health Channel [betterhealth.vic.gov.au](https://betterhealth.vic.gov.au)

\*Chiro and remedial massage services only available in selected centres. Visit [teachershealth.com.au](https://teachershealth.com.au) for more information. Teachers Federation Health Ltd ABN 86 097 030 414 trading as Teachers Health Centre.



# HOLIDAY TIME? DON'T FORGET TRAVEL INSURANCE

Did you know, 4 out of the top 5 reasons for travel insurance claims have nothing to do with illness or injury?\* Lost or stolen property, travel delays and missing travel documents are all just as likely to occur as a trip to the emergency room.

## **Our comprehensive travel insurance cover provides:**

- Customisable cancellation fees & lost deposits<sup>^</sup>
- Cover for your luggage & personal effects<sup>~</sup>
- Unlimited overseas emergency assistance
- Unlimited overseas medical & hospital expenses

**TEACHERS  
HEALTH** 

We're for teachers

Find out more or get a quote at  
[teachershealth.com.au/other-insurance/  
travel-insurance/](https://teachershealth.com.au/other-insurance/travel-insurance/)  
or call **1300 728 188**

\*Based on claims data processed during 1 June 2014 – 31 July 2015. <sup>^</sup>You must nominate the benefit limit for Section 2.1 Cancellation Fees & Lost Deposits from the optional amounts made available to you when you purchase your policy. The benefit limit selected by you will be shown on your Certificate of Insurance. <sup>~</sup>Sub-limits apply - refer to Your Policy Cover section of the PDS for details. Any advice provided is general advice only and has not taken into consideration your individual objectives, financial situation or needs. Before making a decision in relation to these products, please consider the Teachers Health Travel Insurance Product Disclosure Statement - available at [teachershealth.com.au](https://teachershealth.com.au) or by calling 1300 728 188. Teachers Federation Health Ltd ABN 86 097 030 414 AR 270 604 is an authorised representative of AWP Australia Pty Ltd ABN 52 097 227 177 trading as Allianz Global Assistance (AFS Licence No. 245631). Teachers Health Travel Insurance is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (AFS Licence No. 234708) and issued and managed by Allianz Global Assistance.