

CARP CONNECTS

The Health-Care Issue

Fall 2018



**CARP President Moses Znaimer
Leads by Example, Receiving
the High-Dose Flu Shot from
Michelle Colenutt, CARP Health 360
nurse, at the ZoomerShow**

Action on Adult Vaccinations



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You Deserve the Best Health Care

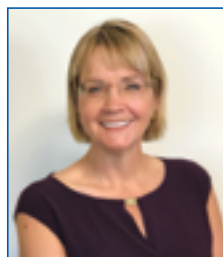
I've been an avid cyclist for decades. I confess I have more bike shirts than dress shirts and love to dream about vacation spots—to take my bike. So when I injured my knee two years ago, I was gutted. Not only was it tricky to walk far or climb stairs, I couldn't even pedal my bike. What was even more painful was not knowing when I'd be able to ride again. CARP's member surveys revealed that health care was clearly the most important issue. We heard about wait times, hospital overcrowding, adult vaccination, and pharmacare.

In this, the Health-Care Issue of *CARP Connects*, you'll find out how we're working to promote better health and health care. As we age, we encounter challenges that literally knock us off our feet. That's why CARP exists. We are the national voice for older Canadians. When budgets are set, policies debated, or laws passed, CARP is there to advocate for you.

Whether your joy is riding a bike or relaxing with a cup of tea, at CARP we'll continue to push for a health-care system that does its best to keep you doing the things you love.

Wanda Morris

Wanda Morris
VP of Advocacy, CARP



A Shot at Better Health



CARP's expert flu panel (left to right): Andre Picard, *The Globe and Mail*; Dr. Brian Aw, family practitioner; Candace Chartier, Ontario Long-Term Care Association; Dr. Samir Sinha, Sinai Health System and Ontario's Seniors Strategy Lead; and host Libby Znaimer.

As flu season nears, your doctor will probably nudge you to get your annual flu shot, which becomes more important as you get older.

The good news? A high-dose vaccine is now available and is recommended by the National Advisory Committee on Immunization in Canada for individuals 65-plus. It's proven to be 24.2% more effective than the standard dose in preventing flu for people over age 65. This is vital to help prevent flu-related hospitalizations and deaths, the majority of which occur in older patients.

But if you live outside of Ontario, you may need to pay for this vaccine out-of-pocket.

For example, this fall Nova Scotia and Manitoba will only cover the high-dose flu shot for residents in long-term care.

"CARP Nova Scotia has been advocating on this issue for six months," says CARP national board member Bill VanGorder. "We'll continue to work until all Nova Scotians over 65 have free access."

Visit [CARP.ca/flu](https://www.carp.ca/flu) to learn more about adult vaccinations.

"This fall, the high-dose flu vaccine will be covered for all Ontarians 65-plus but we're still advocating for all Canadians to receive the same access."

~ **Wanda Morris,**
VP of Advocacy, CARP

A study conducted in 2011 and 2012 during flu season found that patients who received a high-dose flu shot saved the health-care system \$47 per person compared to those who received the standard flu shot.

Source: Human Vaccines & Immunotherapeutics, 2016



Add your flu shot and other vaccinations to your medical records in CARP Health 360 for easy access when you travel.

Visit [CARP.ca/health360](https://carp.ca/health360)

92% of CARP members believe the high-dose flu vaccine for adults 65-plus should be free, like the current all-ages flu vaccine.



Source: CARP Member Flu Poll, 2016



37% of CARP members live with chronic medical conditions that weaken their immune system.

Source: CARP Member Flu Poll, 2016

Your immune system's ability to respond to vaccinations reduces by 50% due to natural weakening as you age past 65. That includes those without chronic conditions. Source: National Advisory Committee on Immunization, 2016-2017

A 2017 study found that flu-related deaths among those 65-plus were reduced by an average of 24% with the high-dose vaccine versus the standard shot, depending on the strain in a typical flu season. Source: Shay, Journal of Infectious Diseases

Move to Improve



CARP Walking Day in Clayton Park, N.S.

Debbie, and her husband Don, decided to start walking while on vacation in the Carolinas.

The 61-year-old chair of CARP's Parry Sound-Muskoka, Ont., chapter told members at the chapter's annual general meeting that she feels it's important to stay active as she gets older to enjoy life in her later years.

It's a notion shared by many CARP members. That's why earlier this year, CARP launched its first National Walking Day, challenging local chapters to get active. From White Rock, B.C., to St. John's, Nfld., members came out to socialize and reap the benefits of walking.

There is a wealth of evidence that shows moderate activity, even if started much later in life, can improve health and quality of life as you age.

"We started getting a little bored sitting around and having pina colodas. My husband and I got into a discussion about maturing and how we're going to stay fit so we started walking."

~ **Debbie Dale**



Cheat Sheet

Here are a few simple tips to get moving from the Canadian Society for Exercise Physiology.

Achieve moderate-intensity physical activity

Work to raise heart rate. You should still be able to talk, but not sing your favourite song.



Aim for 150 minutes per week

150 minutes of moderate to vigorous activity can help reduce the risk of chronic diseases like high blood pressure and heart disease.



Pick a time and a place

Join your CARP chapter at [CARP.ca/chapters](https://www.carp.ca/chapters) to find out about CARP walks. Scheduling your physical activity makes it easier to stick to it.



White Rock-Surrey Chapter



Newfoundland and Labrador Chapter



Etobicoke Chapter

"It's time for us to get active and move to preserve our bodies and our minds. If you're movin', you're improvin'."

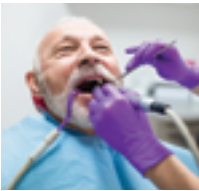
~ **Moses Znaimer,**
President of CARP



Health & Dental Insurance for CARP Members

Do you struggle with the cost of dental care, vision care, prescription drugs, registered specialists and more? Many do because their existing health plans may not cover the full cost of the benefits and services they need.

Health & Dental Insurance for CARP Members picks up where government plans leave off, with affordable protection at exclusive members-only rates.



Stop paying out-of-pocket

We offer supplemental protection for many benefits that may receive limited coverage from government health plans. You'll find our complete list of benefit offerings, plan comparisons and premiums posted on our website.



It's cost-effective protection

If you need basic or comprehensive protection, or simply want to supplement your employer-sponsored benefits or government coverage, we offer affordable premiums for singles, couples and families. Plus, there's no age limit.



Five CARP plans to choose from

It's easy to find the benefits, coverage levels and co-pay amounts that will meet your needs and budget. Three plans offer you guaranteed acceptance* with no medical questionnaire required at the time of application.

Health & Dental Insurance for CARP Members makes it easy and affordable to help protect yourself from the high cost of health care.

Think you're covered? Think again!

Learn what your province or territory may or may not pay for. We've provided links to all government health insurance sites on the Health & Dental page of carpinsurance.ca.



FollowMe™ Health Insurance Plan

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If an upcoming lifestyle change, career change or retirement will mean the loss of your group health plan, FollowMe™ Health Insurance makes it easy and affordable to help protect yourself, by protecting your benefits.

- Guaranteed acceptance*; no medical questionnaire at the time of application.
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- **Don't Miss This Special Limited Time Offer from September 27 to December 6, 2018:**

Guaranteed acceptance* outside the 60-day application window. For full details, see the FollowMe™ Health page on our website.

REMEMBER: Prescription drugs, dental care and vision care are just a few of the benefits that may have limited coverage from government health plans. Without supplemental insurance, you might pay thousands each year for health care.

But you **can** help protect yourself.
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National Pharmacare

The Government of Canada has launched its new Advisory Council on the Implementation of National Pharmacare. The Council is consulting with CARP and Canadians about how a national pharmacare program would work. The interim report will be released later this year.



87% of CARP members support consistent drug coverage across all provinces.

Older Adult Vaccination

A new, superior vaccine to treat shingles in people 50 and older was announced earlier this year, but you have to pay for it yourself. Clinical trials showed Shingrix to be 90% effective at protecting against the virus that causes painful, blistering rashes, among other debilitating symptoms. If you're one of the 90% of Canadians who have had chickenpox, you are at risk of getting shingles.

Visit **CARP.ca/nationalpharmacare** to read an overview of Canada's current system of prescription drug coverage and its challenges.



"All Canadians should have access to appropriate medications regardless of their income or postal code."

~ **Wanda Morris,**
VP of Advocacy, CARP

"Older Canadians should have the protection they deserve under our health-care system. CARP is advocating for this superior shingles vaccine to be covered across Canada."

~ **Laura Tamblyn Watts,**
National Director of Law,
Policy and Research, CARP



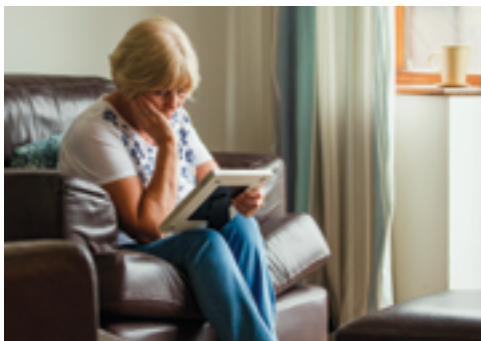
93% agree the health-care system should pay for all necessary adult vaccinations.

Emotional Elder Abuse

It's been more than three years since her husband of 50 years passed away, but Gail* still can't believe it—"it" being the fact her son spent the last year of his father's life pressuring her to transfer title to a piece of property.

"We'd planned for this property to go to my son after my husband's death, but he just couldn't wait," said Gail. "He pressured me constantly, even though I was grieving."

Larry* had been sick for a couple of years before doctors determined that he had advanced cancer. This news, and his decline, left her emotionally exhausted and heartbroken.



89% of CARP members believe the government should invest in elder abuse prevention and response.



Gail eventually transferred the property deed after her husband died. To this day, her son never calls her, and her daughter-in-law doesn't allow her to see her grandchildren. "They've shut me out."

Gail hopes sharing her story will raise awareness of emotional elder abuse and help victims get the support they need.

"Many people may not realize they are being abused or they don't know where to turn for support," said Laura Tamblyn Watts, National Director of Law, Policy and Research for CARP.

CARP and its partners are advocating for a national support system. Visit [CARP.ca/elderabuse](https://carp.ca/elderabuse) for resources in your region.

** names have been changed to protect the privacy of individuals.*

Financial Health

When should you take your CPP?

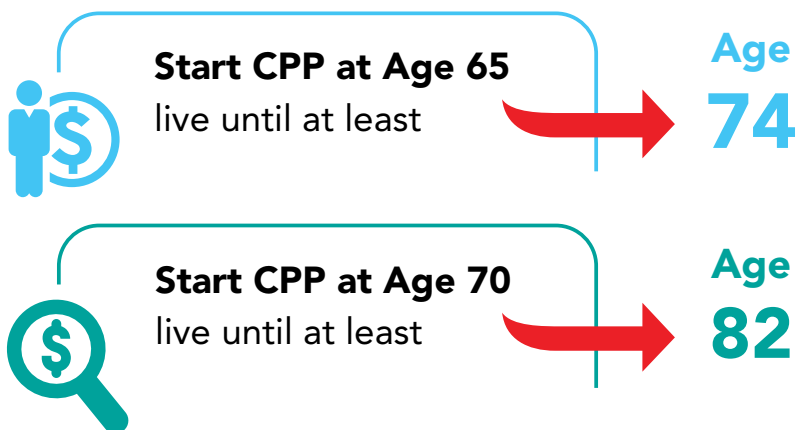
Canadians can start taking CPP as early as age 60 or as late as age 70. But before you sign up to receive your monthly pension, make sure you take it at a time that's right for you.



If you start CPP at 60, you'll receive more payments, but they'll be smaller than if you wait until 65. Holding on until age 70 means each cheque will be larger, but again, you'll see fewer of them.

One way to figure out when it's best to take CPP is to ask yourself: "What age do I need to reach so that I'm better off starting my CPP later and getting fewer, larger payments?"

To match the total CPP you'd receive starting at age 60:



Other key factors

There are other factors to consider, too. Individuals with very low incomes are likely better off taking CPP earlier, while those with significant RRSPs may improve their tax situation, and the amount of OAS they receive, by deferring it. A certified financial planner can help you make the decision that is best for you.

With Canadians increasingly living longer, deferring your CPP for as long as possible may be the right thing to do. Research shows that people with pensions live longer than those without, so increasing your pension may just prolong your life!

For further information and more calculations,
visit [CARP.ca/cpp](https://www.carp.ca/cpp)

CARP gratefully acknowledges Spring Financial Planning for its assistance with this article.

Private Pensions

Myth: Granting super-priority status for pensioners will dry up credit for companies when they need it the most.

Truth: There is no evidence to support this claim. Pensioners lose hundreds of thousands of dollars in bankruptcies because of an unproven theory.

Myth: Guaranteeing pensions for life is unaffordable because people are living longer and retiring earlier.

Truth: Life expectancy has been increasing for decades. Prudent pension plan sponsors raised contributions long ago to deal with gradual increases in life expectancy.

Get the facts on private pensions at [CARP.ca/pensions](https://www.carp.ca/pensions)

Community Spotlight



Shared housing and ownership could become the next new venture for older Canadians.

Three years ago, CARP's Barrie, Ont., chapter began to explore a new housing option for older Canadians. Now, the region has its first ever shared home.

"Many seniors are geographically separated from their family, or have outlived their friends," said Gwen Kavanagh, chair of CARP's Barrie chapter, and a financial advisor who visits seniors in retirement homes or their own homes regularly. "I believe shared housing can be a cure for loneliness, even elder abuse, as well as being more affordable for many people."

"Had dad chosen a retirement home instead he would have paid rent and his estate would have been depleted over time."

So what does Barrie's first shared house look like? It offers five suites, ranging from 300 to 700 square feet of private space, plus 1500 square feet of common area, including a kitchen, living room, and bathroom. Each resident bought an ownership share from \$249,000 to \$299,000. (For more information, visit solterraco-housing.com)

~ **Shelley Raymond**

Shelley Raymond of Solterra Co-Housing has worked with the Barrie chapter on this venture. Her father lived in a shared home in Bracebridge, Ont., before he passed.

"He loved having both financial and emotional control," said Raymond.

What's Trending with CARP Members

47%

believe health care is the most important issue in their province/territory

46%

said they think their children will have worse access to health care in the future

58%

say wait times and ...

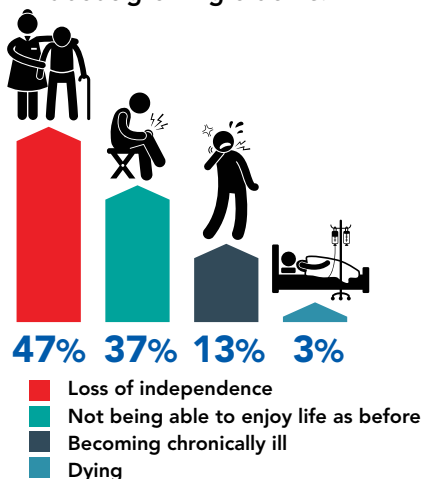
40%

say ER and hospital overcrowding are one of the two most important health-care issues that need to be addressed

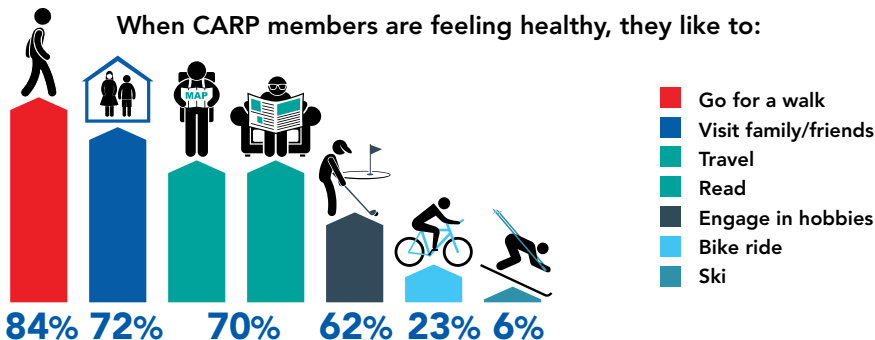
How CARP members rate the health-care system (1 is poor and 5 is excellent.)



CARP members biggest fear about growing older is:



When CARP members are feeling healthy, they like to:



Source: CARP Member Polls



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