



INTRODUCTION

Dear Customer,

Here at Cardif Pinnacle, we hope that you have found our Claims Process to be an easy one and you have received our ongoing support.

Whilst efficient processing of your claim is an important part of our service, we also want to help you on your journey back to wellbeing and active employment.

We have put together the Cardif Pinnacle Health Guide This is a source of information and guidance that will help you to work through the challenges that you currently face.

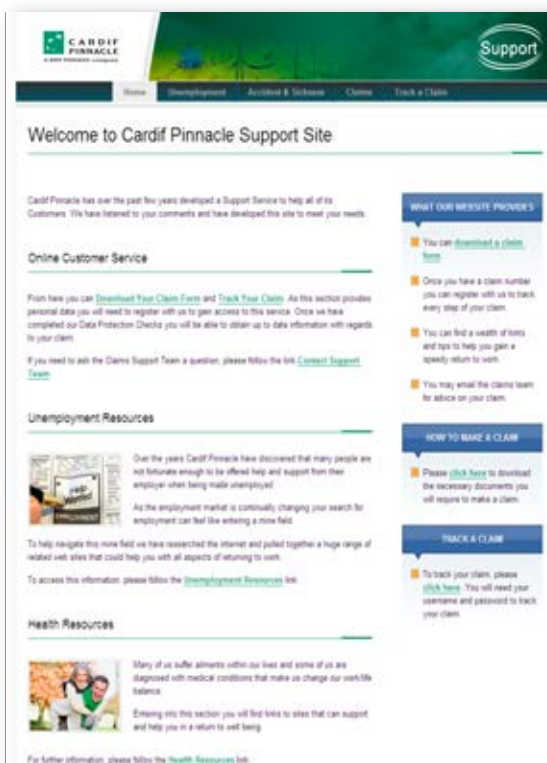
In addition to reading this guide, we also suggest you visit the Cardif Pinnacle Support Website: www.support.cardifpinnacle.com

This is packed with all manner of helpful resources and features for policyholders, and also offers on-line claims tracking and the facility to download claim forms.

We want to support you in your efforts to recover your health so let's work together, to get you back to work!

Yours faithfully

Cardif Pinnacle Claims Team



Good health is about the feeling of wellbeing

There is much to gain from a good diet, five fruit and vegetables a day, 30 minutes exercise every day, and a good work life balance. There are many options available to us these days and we are able to take charge of our own health to bring back that feeling of wellbeing.

Eating well is one of the best investments you can make in your health and wellbeing!

The food we choose to eat has a huge impact on our bodies, health and wellbeing. A healthy, balanced diet is one that provides all the essential nutrients in the right quantity for good physical and mental health.

By eating a healthy diet, we can try to maintain an appropriate body weight and reduce the risk of diet-related diseases, such as heart disease, cancer and diabetes.

In order to become and remain in good shape, our bodies need a balanced diet. Healthy eating provides the necessary nutrients to create and repair body tissues, to sustain a healthy immune system, and to enable the body to perform daily tasks.

Remember there is such a thing as good and bad food, but moderation is the key!

Food should be enjoyed; it is possible to eat delicious, tasty food that's healthy too. For a healthy, balanced diet, try to do the following:

- don't skip breakfast, eating breakfast is essential because it gives you the energy you need for the day;
- eat five portions of fruit and vegetables each day (fresh, frozen, tinned or dried);
- eat more 'brown' foods such as dried pasta, rice, sweet potatoes, cereals and pulses;
- eat lean meat only;
- eat fish twice a week if possible, including one portion of oily fish such as Mackerel or Sardines;
- whenever possible, try to grill, steam, bake, boil and poach food rather than fry or roast;
- try to reduce the saturated fat, sugar and salt in your diet;
- drink plenty of water, about 6-8 glasses every day.

Did you know? Those experts at the Medical Research Council advise that healthy eating is better for you than living on 'fast food'. Fast foods are often high in calories and fat, just a small portion can send your calorie-count sky high!



The recommended daily calorie intake varies from person to person, but there are guidelines for calorie requirements that you can use as a starting point.

The NHS recommend that the average daily calorie intake is 2000 calories per day for a woman and 2500 for men.

How many calories you need each day can vary greatly depending on lifestyle and other factors.

Factors that affect your personal daily calorie needs include your: age, height, weight, your basic level of daily activity, your recovery from illness and your body composition.

In order to lose weight, you need to eat fewer calories per day than your body needs. The best advice we can give you is to discuss your weight loss programme with your Doctor.

BMI

Health professionals monitor your weight by your body mass index (BMI)

18.5 - 24.9	Ideal BMI
25 - 29.9	overweight
30 - 39.9	Obese
40+	Very obese

How to calculate your BMI:

Divide your weight in kgs x height in metres

Please see the NHS Choices website for further info & guidance: www.nhs.uk

More tips for healthy eating

- Eat a variety of different foods and don't skip meals
- Eat foods that are rich in fibre for example, wholemeal bread, pulses and beans
- Avoid foods that have a high fat content; for example fast/processed food
- If drinking alcohol, drink in moderation

There's a huge amount of advice available about diet, some of the best advice can be found on the following websites:

www.netdoctor.co.uk

www.nhs.uk

Remember, always check with your Doctor or a Medical Practitioner before starting a new diet or eating plan.

.....And above all.....Enjoy!



TRY A LITTLE EXERCISE

Keeping fit and healthy enables you to enjoy a happy lifestyle and exercise is an important factor in obtaining and maintaining a sensible level of fitness.

Exercise can reduce the risk of major illness, such as heart disease, cancer and diabetes to name but a few. The great thing about exercise is it's FREE!!

To stay healthy and fit it is recommended that you do about 30 minutes of exercise a day. The exercise should increase your heart rate and you should break into a sweat.



Kinds of Moderate Exercise

- Brisk walking
- Easy jogging
- Walking or jogging on a treadmill
- Bike riding
- Swimming leisurely
- Water aerobics
- Ballroom dancing and line dancing
- Pushing a lawnmower



Today we are less active than ever before. This is typically due to the gadgets that we have to make our lives easier. We also move around a lot less as we use the car to take us from place to place rather than walking anywhere.



No gain without pain

After taking on a little exercise, you may experience some muscle pain after one to two days and this can affect anyone regardless of your fitness levels. Don't be put off, this type of aching is normal and doesn't last very long. It is a sign of your fitness improving and as a result, your muscles will be stronger and your body will be more active. If you have not performed any exercise for a long time, your muscles become stiff and will ache. Typically this lasts between three and five days.



This sort of muscle pain should not be confused with the kind of pain you might get whilst exercising, such as the acute, sudden and sharp pain of an injury.



There are many physical benefits to regular exercise

- It helps to maintain normal blood pressure
- It boosts the immune system - the body's defence mechanism
- Exercise improves your mood by releasing 'feel good' endorphins in the brain
- It helps to burn excess fat
- It increases the level of high-density lipoprotein (HDL) that's 'good' cholesterol!
- Exercise also promotes bone density and strength

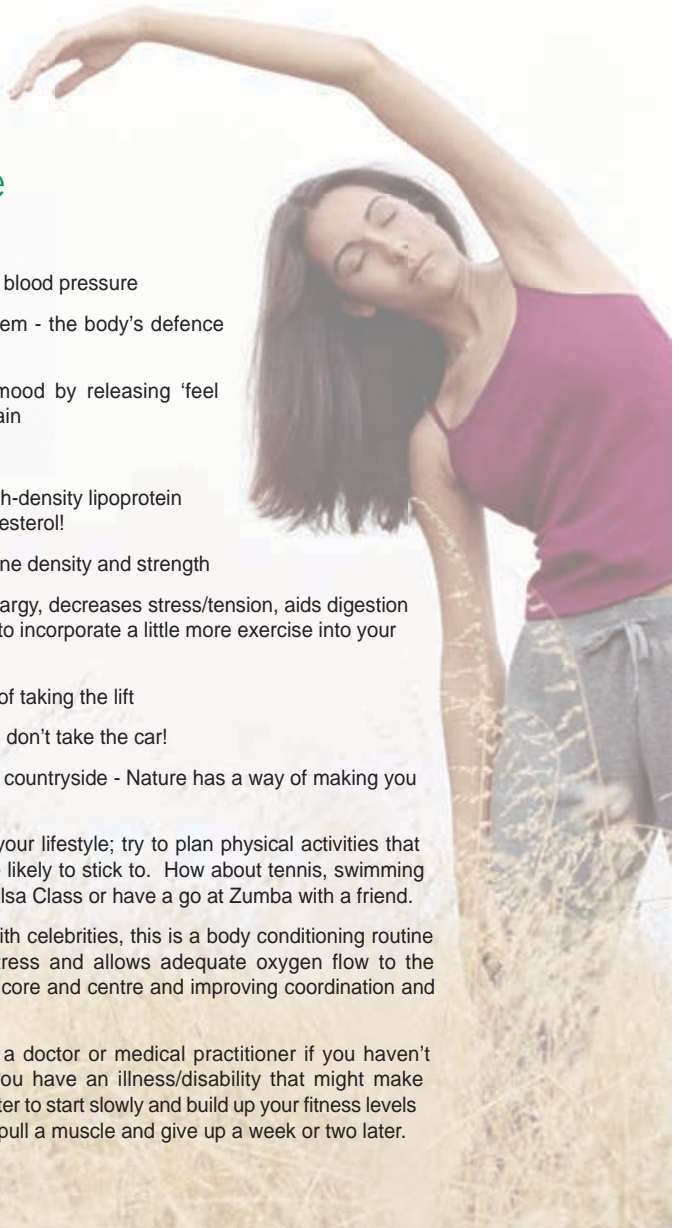
Exercise also counteracts lethargy, decreases stress/tension, aids digestion and helps us to sleep. So try to incorporate a little more exercise into your daily schedule:

- Walk up the stairs instead of taking the lift
- Walk to the nearby shops - don't take the car!
- Walk to the park or nearby countryside - Nature has a way of making you feel good

Spend some time assessing your lifestyle; try to plan physical activities that appeal to you, and that you're likely to stick to. How about tennis, swimming or dancing? Why not join a Salsa Class or have a go at Zumba with a friend.

Pilates is a known favourite with celebrities, this is a body conditioning routine which helps with relieving stress and allows adequate oxygen flow to the muscles, developing a strong core and centre and improving coordination and balance.

Always remember to consult a doctor or medical practitioner if you haven't exercised for a while, or if you have an illness/disability that might make exercise very challenging. Better to start slowly and build up your fitness levels over a number of weeks than pull a muscle and give up a week or two later.



ALCOHOL IN MODERATION

What is alcohol?

Alcohol has been made for thousands of years; it's a compound of carbon, hydrogen and oxygen produced when glucose is fermented by yeast. When alcoholic drinks are made, the alcoholic content is determined by the amount of glucose and the duration of fermentation.

Fruits are used to make wines and ciders, and cereals - such as barley and rye, these form the basis of beers and spirits. These natural substances provide the flavour associated with each individual drink.



Alcohol is a drug that alters the drinker's mood. It switches off the part of the brain that controls judgement, leading to loss of inhibitions and also affects our physical coordination. The more alcohol consumed, the greater the effect; speech becomes slurred, vision blurred and movements clumsy.

Whilst the immediate effect of drinking alcohol can make people feel relaxed, happy and even euphoric, some might be surprised to know that alcohol is in fact a depressant! A miserable morning hangover often follows a 'happy' time the night before!

Apart from cases of extreme intoxication, these effects are short-term. The liver breaks down and eliminates alcohol from the body, taking about one hour to deal with one 'unit'.

Alcohol: The benefits and the risks

Alcohol consumed in moderation is thought to reduce the risk of coronary heart disease. Indeed alcohol, drunk in conjunction with a diet high in fruit and vegetables, may explain the so-called 'French paradox'. Whilst the French diet is usually high in saturated fat (e.g. red meat and cheese) the death rate from coronary heart disease tends to be lower than that of any other developed country. Some nutritionists think this is explained by the high consumption of red wine, which has a mitigating effect!

So what are we saying Moderation

The key word is moderation. In 1997 the World Health Organisation concluded that one drink, consumed every other day would reduce the risk of coronary heart disease. But alcohol, even when consumed in moderation, has been linked to a wide range of other ailments and diseases increasing the risk of mouth, pharyngeal, oesophageal and breast cancers (and greatly increased if combined with smoking).

The list doesn't stop there: high blood pressure, gastrointestinal complications (such as gastritis, ulcers and liver disease) and a depletion of certain vitamins/minerals are all caused by alcohol consumption. Excessive alcohol may also have detrimental social and psychological consequences.

If you're worried about the negative effects of alcohol, either for yourself, or someone else you know, Alcohol Concern offers excellent support and guidance:

www.alcoholconcern.org.uk

www.support.cardifpinnacle.com

Recommended Consumption

Alcohol-related health problems tend to arise when intake is high. The NHS recommends that women should not regularly* drink more than 2-3 units per day, and men regularly 3-4 units per day.

If you have a heavy drinking session, avoid alcohol for 48 hours.

**Regularly means drinking this amount every day or most days of the week.*

The nutritional value of alcohol

Alcohol is a high source of energy, providing 7 calories per gram of alcohol. So if you're watching your waistline, watch out for those alcoholic calories! You may have to make some tough choices about what you drink if you're determined to lose weight.

Alcohol is sometimes referred to as 'empty calories' meaning it has no nutritive value in addition to providing energy. This is not strictly true as some alcoholic drinks contain sugars and traces of vitamins and minerals, but not usually in amounts that will make a significant contribution to a healthy diet.

The energy (Kcal) provided by an alcoholic drink is dependent upon the proportion of alcohol it contains. Typical Kcal values might be as follows:

Drink	Typical Kcal Content	What is a Unit?
½ pint bitter, canned or draught	91	<p>One unit equates to 8g of alcohol.</p> <p>As a rough measure, 'units' of alcohol might be listed as follows:</p> <ul style="list-style-type: none">• 1 small glass of wine• ½ pint of beer/lager• 1 measure of spirits• 1 measure of aperitif• 1 small glass of sherry
½ pint stout, bottled	105	
½ pint strong ale, barley wine	205	
½ pint lager	85	
½ pint sweet cider	110	
½ pint dry cider	95	
Small glass of Red Wine	85	
Small glass of Sweet White Wine	118	
Small glass of Medium White Wine	94	
Small glass of Dry White Wine	83	

Unit differences?

The alcoholic content of different products will vary.

Some stronger beers and lagers may contain as much as 2.5 units per ½ pint, and home-made measures of spirits are often more generous than pub measures! Cans of beer and lager often contain ¾ of a pint rather than ½ a pint. So counting units of alcohol is not a very accurate way of calculating your consumption.

..... When drinking, you shouldn't drive at all

SMOKING

Facts and Figures

Smoking causes cancer, heart disease and chronic lung disease. It is the most preventable cause of early death in the world!

If you STOPPED SMOKING it would be one of the most important things you could do to reduce the risk of and promote recovery from cancer, heart disease and breathing-related problems.

Smokers under the age of 50 are five times more likely to die of a smoking-related illness than non-smokers. Most smokers want to quit the habit, but the key to success is to pick a method that's right for you and fits in with your daily routine.

10 Steps to Success

1. Make a date and stick to it
2. Keep busy
3. Drink plenty of fluids
4. Get more active
5. Think positive
6. Change your routine
7. No excuses!
8. Treat yourself to something else
9. Be careful what you eat
10. Take one day at a time

There are so many methods to help you stop!

- Nicotine Replacement via gum, inhalers, patches and sprays
- Individual or group therapy, Stop Smoking Clinics

Your GP will be delighted to help you stop as will the NHS!

Other Useful contacts and organisations include

Quitline

0800 002 200
www.quit.org.uk

Ash

020 7404 0242
www.ash.org.uk

Medicines to help you stop smoking

Some medicines may be prescribed by your doctor to assist you to stop smoking. Always ask your doctor for advice, and read any information leaflet provided with your medication.

Some medication helps by reducing withdrawal symptoms and disrupts the way nicotine affects the body. So if you do cave in and have a cigarette, the nicotine won't affect your body as much as it would have previously.

Other medications are sometimes prescribed to help manage nicotine/cigarette cravings. It isn't fully understood how, but they are thought to work on the parts of the brain concerned with addiction and withdrawal.

Going 'cold turkey'

Going 'cold turkey' means that you simply stop smoking using only your willpower and no other medications. To succeed in this direction, you will need to be able to ignore any withdrawal symptoms and be very strict about not giving into temptation. This is the least complicated way to stop smoking, yet often the most difficult.

Nicotine is disposed of by the body as quickly as 48 hours after the last cigarette, which means that any withdrawal symptoms can be intense for the first two or three days but you will feel better after day 3 or 4. If you decide to cut down slowly, this just prolongs the withdrawal symptoms.

Coping with difficult situations

If smoking has been part of the usual routine for a significant period, there will be times when you will find it very difficult to resist a cigarette. It may be helpful to remind yourself how well you've done and why you've quit, this will help you to stay positive. Tell your friends that you've quit and ask them not to offer you cigarettes. If you do get offered a cigarette, you can say, 'no thanks, I don't smoke'.

If at first you don't succeed....

If you do have a lapse, don't worry - you're not the first, try not to use it as an excuse to start smoking regularly again. Many ex-smokers admit to making mistakes but have persevered and not continued to smoke regularly. One cigarette doesn't mean that you are a smoker again. Stopping smoking involves changing your lifestyle, habits and getting rid of an addiction you may have had for years. It's a challenge, but it's worth it.

5

key times to quit smoking

1. **New Year's resolution** - About 7 million of us make a New Year's resolution to improve our health, stopping smoking is one of the most common goals.
2. **Pregnancy** - Smoking any cigarette whilst pregnant can harm your baby and continuing to smoke during pregnancy carries the potential risks of miscarriage, premature birth, low birth weight and birth defects.
3. **No Smoking Day** - Approximately a million smokers each year will use a No Smoking Day to try to quit. Many of these succeed. The No Smoking Day charity has estimated over 1.5 million smokers have quit smoking since it was launched.
4. **Getting Fit** - Have you noted shortness of breath or any smoking related symptoms affecting you on exertion? Taking up a new sport may improve these symptoms?
5. **Illness** - Suffering with a chronic, long term or life threatening condition is a good time to stop smoking, suffering with a life changing event could help you to stop this addictive behaviour. Being admitted to hospital may be a good time to stop as smoking is banned on hospital premises; this is a good time to break the smoking habit.

ORDERING YOUR FINANCES

Money usually takes pole position when sickness or disability affects employment, for example:

“How am I going to pay the bills?”

The financial implications of prolonged illness may seem overwhelming when you have to take time out from work, but of all the issues that need swift and decisive action, your financial affairs probably rank as No.1.

If you're not well enough to tackle this issue yourself, don't just hope that it will go away! Ask a relation, friend or social worker to help you address your financial situation. The stress of letting money matters run out of control could impede your recovery.

Here are a few tips to help you tackle this priority task and draw up a realistic budget:

- first make a listing of all your regular outgoings such as gas, electricity, rent/mortgage and life insurance, recording the name of the company and the amount of each monthly payment;
- then list other major outgoings such as car insurance and the water bill. Look through your bank statements and credit card statements, if you find it difficult to remember who gets paid what;
- then list everyday expenses such as food, entertainment, petrol for the car, medication, dinner money for the kids, etc;
- when you've listed out all your bills and expenses, compare your monthly outgoings with your income. Don't be discouraged because you have a lot more in the outgoing column than the incoming, it's crucial that you make a realistic assessment as the first step in gaining control of your finances;
- take a long, hard look at the things you have listed as everyday expenses. Are there obvious items that you can exclude, like eating out and non-essential 'nice to have' purchases? What expenses are essential to your family's well being? If necessary, write down every single item of expenditure to track exactly where your money's going;
- you may have to gently talk family members round to accepting some reductions in their expenditure. If you carefully explain the financial facts and realities that you're facing, they're more likely to be sympathetic!
- don't cut all expenditure on entertainment but try to focus on low cost options; some fun and leisure will boost your morale and speed your recovery!
- can you reduce your repayments on borrowings? Maybe your Bank or Building Society will allow you to reschedule your payments. The golden rule with financial commitments is to inform each lender about your situation and what you are going to do about it. You may be surprised to find how supportive and flexible the companies will be if you keep them in touch with your circumstances from the outset!

Money Advice Service

0300 500 50000 • www.moneyadvice.service.org.uk

For free, confidential and independent advice or if you have serious concerns about debt, and need immediate guidance on how to deal with it, contact:

National Debtline:

0800 808 4000

www.nationaldebtline.org

Citizens Advice Bureau:

0844 411 1445

www.citizensadvice.org.uk

THE INTERNET: A WEALTH OF INFORMATION

There's no need to be short of information about any medical condition if you can get onto the Internet and do a little research. If you don't have access to the internet at home, you can visit your local library, Jobcentre or an internet cafe.


Here's a list of websites that relate to some of today's most prevalent illnesses ... but please remember not to act on any information you discover without consulting your GP first.

- | | |
|-----------------------------------|---|
| 1. British Heart Foundation: | www.bhf.org.uk |
| 2. Diabetes: | www.diabetes.org.uk |
| 3. Stroke: | www.stroke.org.uk |
| 4. Depression/Nervous Conditions: | www.mind.org |
| 5. Cancer: | www.cancerresearchuk.org |
| 6. COPD/COAD: | www.netdoctor.co.uk |
| 7. Arthritis: | www.arthritisresearch.org |
| 8. Asthma: | www.blf.org.uk |
| 9. I.B.S: | www.ibsnetwork.org.uk |
| 10. Crohn's and Colitis: | www.nacc.org and www.chrohnsandcolitis.org.uk |
| 11. Women's Health: | www.netdoctor.co.uk/womanshealth |
| 12. Alzheimer's Disease: | www.alzheimers.org.uk |
| 13. Impaired Sight: | www.rnib.org.uk |
| 14. Liver Disease: | www.britishlivertrust.org.uk |
| 15. Hearing Disorders: | www.bda.org.uk |
| 16. Back Pain: | www.nhs.uk/Conditions/Back-pain |



Additional information on these and many other health issues/treatments may be found at the following websites:

www.netdoctor.co.uk
www.nhsdirect.co.uk
www.patient.co.uk



We hope that this booklet has provided some help and encouragement to you. It has been designed to give you guidance and basic information about ways to manage and adapt your life accordingly.

People who are unable to work because of ill-health are often stressed and financially challenged; our commitment to claimants is to provide a sympathetic and supportive response to any questions or concerns they may have.

We sincerely hope that your sickness, disability or injury is limited and that you are restored to good health in the near future.

This publication contains information of a general nature and is not intended to give comprehensive legal or medical advice. Appropriate professional advice should be taken before applying information in this publication to your particular circumstances.

**Cardif Pinnacle
wishes you good health for the future!**



**CARDIF
PINNACLE**

A BNP PARIBAS company

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