

OPTIMUM GLOBAL



INTERNATIONAL INSURANCE SOLUTIONS

Our expertise extends across the world - yet we take great care to maintain an in-depth knowledge and understanding of local markets, products and requirements.

To find out more about Optimum Global, our products and services, please call :+44 (0) 207 917 6247, email enquiries@optimumglobal.com or go to www.optimumglobal.com

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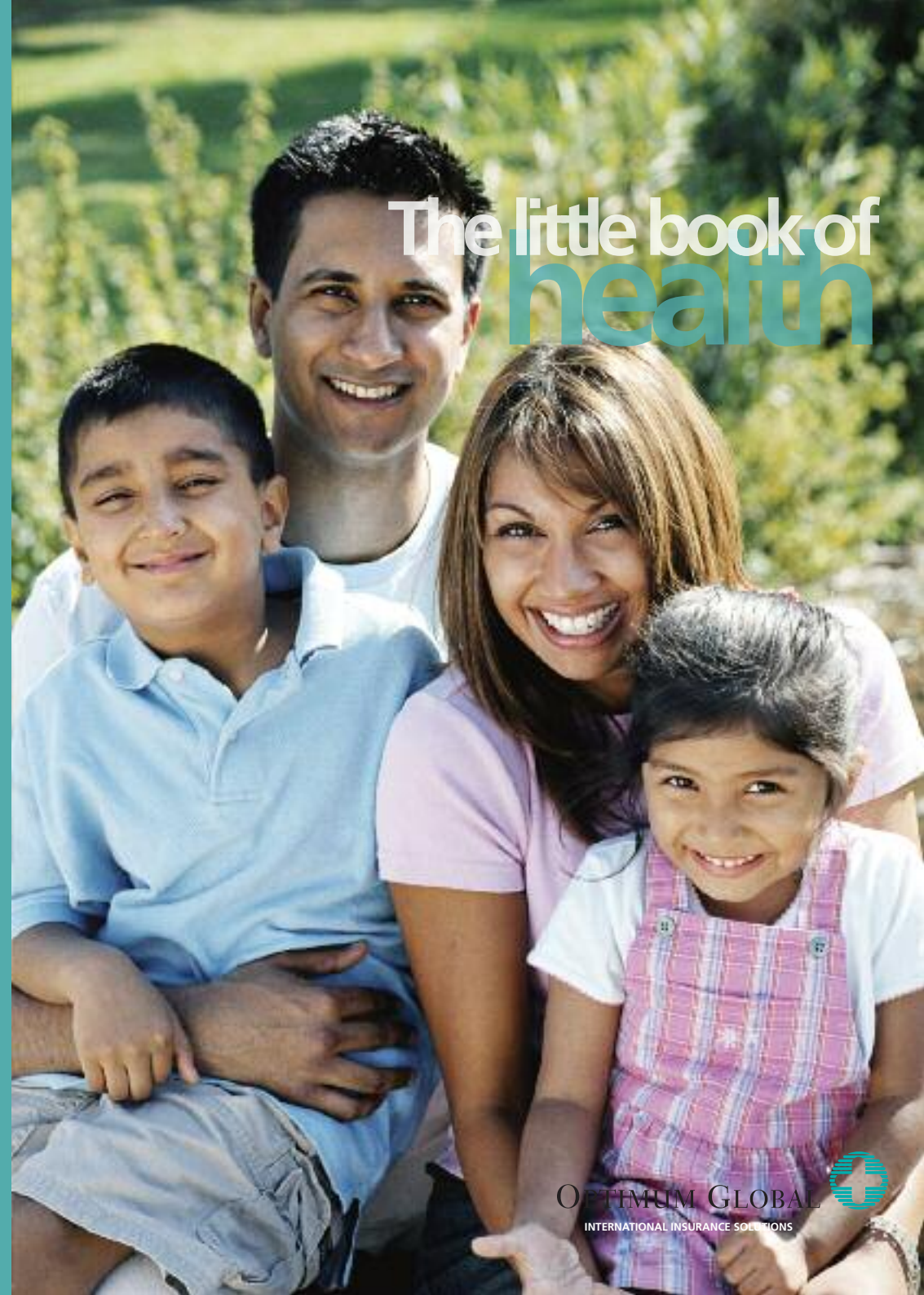
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The little book of
health

OPTIMUM GLOBAL
INTERNATIONAL INSURANCE SOLUTIONS



“ Our vision is to bring world class service and products to all of our customers wherever they are in the world ”



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It's your life.

We want you to get the most from it

We're not here to tell you how to live your life. Far from it. But we'd like to help you enjoy it more, and avoid or prevent unnecessary illness. It's amazing how a few simple changes to your lifestyle can improve your health significantly. What's more, it can help you enjoy a more active and fulfilled life, at any age.

In our book you'll find lots of useful information, and tips to help you look after your health and get the most out of life. We hope you find it useful.

If you have any questions, or would like to know more about how Optimum Global can provide you with peace of mind, contact enquiries@optimumglobal.com

It's your life.
We want you to get the most from it

Eating well - and enjoying it

Healthy eating isn't about endless dieting and giving up the foods you like. It's more about understanding what's good and bad for you, what your body needs, and working this into a balanced diet you can enjoy.

A few simple steps can make such a difference. Eat sensibly, and you can maintain a healthy weight, keep your body and all its systems in good shape for longer, increase energy levels, and even reduce stress and sleep better. And you'll feel good, both physically and mentally.

Looking after your heart

Our understanding of how diet affects the heart is always growing, but the general advice doesn't change much. Avoid saturated fats and cholesterol, as they're both closely linked with heart disease. It needn't mean giving up your favourite dishes. There are always healthier ways to enjoy similar foods, and many oils are good for us in moderation, so it might simply be a case of using different ingredients and cooking methods. Or finding out more about how your food is prepared and making small changes that can have a positive impact on your health.

Healthy bones

It's easy to take our bones for granted. They're just 'there', and we don't really think about them until something goes wrong. Make sure you include calcium in your diet - which you'll find in milk and other dairy products, and in vegetables like curly kale, okra, horseradish and watercress.





The right kind of energy

Whereas the benefits of other changes may be more long-term, with a better energy diet you'll notice the difference straight away. Food that's high in sugar or fats, although a source of energy, tends to give the body peaks and troughs of energy instead of a steady source. For example, fatty foods are slow to digest, and sugary foods can cause fluctuating blood pressure that makes us feel energetic one minute, then tired the next.

By keeping fatty and sugary food to a minimum, you can maintain more constant levels of energy, and you'll quickly notice you feel more active and motivated throughout the day.

Fruit and fibre

Diets with plenty of fibre offer protection against a wide range of health problems, including diabetes and gastrointestinal complaints. Fibre can also help keep cholesterol levels down, which is good for your heart. Fruit and vegetables contain all sorts of important vitamins and nutrients, which play a key part in maintaining good health.

The general rule is to keep your diet varied and balanced to make sure your body gets the right levels of vitamins and nutrients, and breaks down foods efficiently to get the most from what you eat. Some benefits you'll notice straight away - others you'll reap in later life.

Healthy eating

Giving up smoking - your way

There are so many ways people try to stop smoking - hypnotism, nicotine patches, support groups, books, and videos. It's a big money-spinner, but it seems most smokers only really stop - and stay smoke-free - when they really want to.

Help and advice can be a big part, too. Even if you don't need to use it, just knowing that you can is half the battle.

Stopping is the easy bit...

The most effective strategy is different for everyone, and many find that it's more about not starting again than actually stopping. Which is why support and encouragement to kick the habit can be the key to quitting for good. It can come from friends and family, work colleagues, or simply by reading about other ex-smokers' experiences.

Avoiding 'triggers'

An effective technique for staying smoke-free is avoiding situations - for a while at least - where you'd normally smoke. For example, many people find it hardest to not 'just have one' when they drink alcohol, or with a coffee, so changing other habits temporarily where possible can help.

Keep busy

Another good tip is to find other things to do at times when you'd normally have a cigarette. It could be anything - how about all those little jobs or 'to-do' items you've been meaning to get round to?

Don't let stopping smoking become a bigger deal than it need be, and give yourself credit. You know you can if you really want to.



Smoking
stopping

Physical activity

Our bodies and minds adapt pretty quickly to our habits and routines. It's amazing how quickly we get used to things, and how they become normal and natural to us. Once you get into a routine of regular exercise, you'll start to notice how much better you feel, and how much more energy and motivation you have. The more you exercise, the easier it gets.

Stay active, stay healthy

At the end of a busy day, you may not feel like exercising, or think you have time to. It can also be tough to get into a routine and stick with it. But finding time to exercise regularly will help you stay in good shape and feel good.

Regular exercise is good for cardiovascular health, and can also be a great way to relieve stress. You'll soon start to feel generally more energetic and motivated if you find a routine you're happy with, and stick to it.

Join a gym

You might find joining a gym or health club, and being surrounded by other people on the same mission, helps you start an exercise routine. Plus you can find out about what kind of exercise is best for you and what you want to achieve. Not only that, you might meet new friends and like-minded people, and encourage each other to keep fit.

Or make exercise part of your day-to-day

Do you drive a short distance to and from work, or take a bus when you could probably make the journey faster on foot or by bike? Do you always take the lift instead of the stairs? Changing aspects of your daily routine to include a bit more exercise - even a walk instead of a short bus journey - can make a big difference.



Keeping stress to a minimum

Stress is a natural feeling you get when faced with a challenge. It protects us by giving us a boost of energy and making us more alert, and in small doses it's a good thing. But long periods of stress can take a toll on your mental and physical health.

All kinds of things can cause stress. Anything from being busy at work, to family issues, money worries, exams, or going to the dentist - and it can all build up to make you feel tired, depressed, sleepless, under the weather and anxious. So what are the tell-tale signs, and how can you keep stress to a minimum?

Things to look out for

Other common signs of stress include:

- loss of appetite, or eating too much as 'comfort' food
 - feeling you have no control
 - forgetfulness
- dwelling on things that wouldn't normally bother you
 - headaches
 - short temper
- feeling tight around the neck and shoulders.

What you can do to reduce stress and cope more effectively

Firstly, ask less of yourself. Secondly, make sure others aren't asking too much of you. There are only so many hours in the day, and everyone needs space and time to relax and reflect. It's an important part of staying healthy and happy, and even half an hour reading a good book, watching a movie or listening to some music is something to set aside time for and look forward to.

Look after yourself

Getting enough sleep, eating sensibly and getting enough exercise will keep your body in good shape and you'll be better equipped to deal with each day's challenges.



Stress
management

If you feel stressed, let your friends and family know. A problem shared is often a problem solved, and talking it through can help you see things from a different perspective. And don't be scared to seek professional help or advice if stress is affecting your health and happiness.

How sleep keeps us healthy

A good night's sleep is a crucial part of a healthy lifestyle. It's natural and much-needed downtime for the mind and body - a chance for us to switch off while our bodies preserve and restore energy reserves. It keeps our hearts healthy, and many claim it can help prevent cancer. Some need more than others, maybe, but everybody needs their quota, or it can begin to affect general wellbeing in all sorts of ways.

Why can't I sleep?

There are many possible reasons you might find it hard to get to sleep, or stay asleep for as long as you'd like. Some are simple to remedy, such as not eating or drinking large amounts before bedtime, finding a workable routine for going to bed and getting up, or avoiding caffeine in the evening. Others, like stress, anxiety, depression or medication side effects can be harder to overcome. Unfortunately, lack of sleep can often make you feel even more anxious, so it's important to find ways to overcome insomnia - preferably without medication.



Sleep
tight

Simple things to try if you're not sleeping well

There are many easy ways to improve your chances of falling asleep and getting the amount you need to feel refreshed and ready for each day's challenges. For example, try going to bed and getting up at roughly the same time each day, even if at first you don't get to sleep straight away. A routine tells your mind and body when it's time to get some rest, and after a while you'll feel your brain and body preparing for it. Even a pre-bedtime regime of reading a book, taking a warm bath, or sitting outside with a glass of milk for ten minutes can really help.

Taking regular aerobic exercise - yoga, pilates, a jog early in the day, even a walk - can also help you fall asleep faster and sleep more restfully. But try to avoid strenuous exercise just before you go to bed, or you may still be active and awake.

If you think you're losing sleep because of stress, talk to your family and friends about what may be causing it. If you're having serious problems sleeping and it's clearly affecting your happiness and wellbeing, seek medical advice.

Try to avoid caffeine in the evenings. That includes chocolate, cola drinks and coffee. And although many people enjoy an alcoholic drink at the end of the day, alcohol disrupts normal sleep patterns. As you approach bedtime, a cup of Camomile tea is a much better way to wind down.



sleep
tight



Dental
care

Simple steps to healthier teeth and gums

Healthy teeth and gums are about much more than regularly brushing your teeth. It's more about what you eat, the kind of toothbrush you use, and brushing technique. Your dental health can also be affected by stress, which can bring on gum inflammation or cause you to grind your teeth. But there are lots of simple ways you can take more care, and really notice the difference - and make that trip to the dentist a much more pleasant experience.

Brushing is still best

Before you start, your toothpaste should have fluoride in it. The levels of fluoride in toothpaste are perfectly safe, and provide excellent protection against decay.

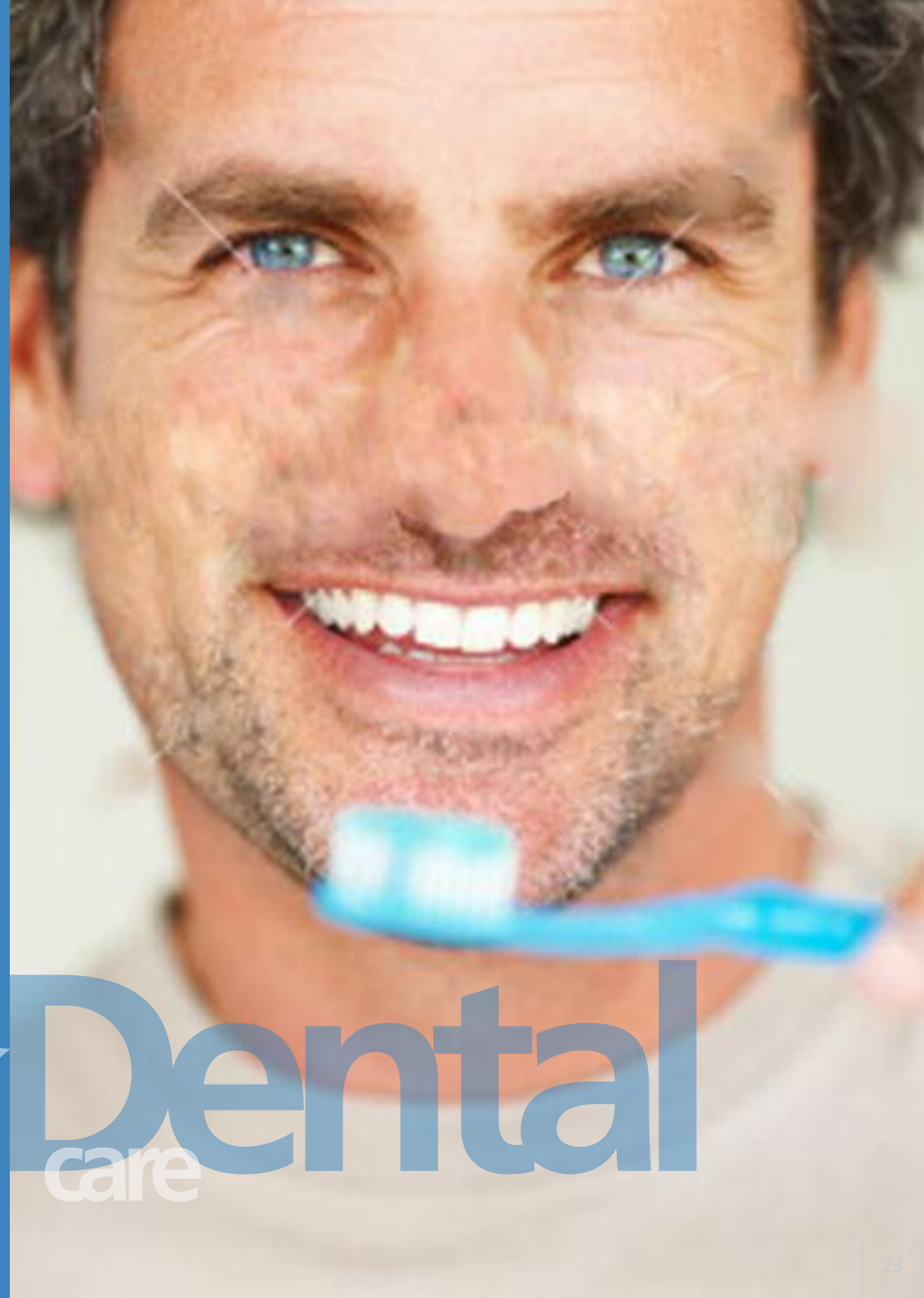
Brushing is still the most effective way to remove plaque, but there are a few tricks to make the most of the time you spend brushing. Firstly, brush at least twice a day, or you're giving plaque and bacteria more chance to build up and start doing damage. Secondly, try to brush every surface of every tooth - some like to focus only on the front teeth for a white smile, but the ones at the back are just as important. Being thorough can take longer than you think, and most dentists recommend spending at least two minutes.

Don't forget your gums

The gums need special attention, too, as they protect the base and roots of your teeth. When brushing, angle the bristles into the gap between your teeth and gums, as this is where bacteria and sugar deposits tend to build up during the day. Sometimes this can cause a tiny bit of bleeding, which is perfectly natural, and much better than toothache or gum disease.

Some people prefer an electric toothbrush. There is some evidence that certain types of electric toothbrush are more efficient at removing plaque than brushing by hand, but it's being thorough that counts. Your teeth won't brush themselves - only you can do that.

Replace your toothbrush regularly. As soon as the bristles start to bend, they're not as effective in removing plaque and bacteria from their favourite hiding places. Treat your teeth and gums to a new brush once a month.



Dental care



Taking care in the sunshine

There's no reason you can't enjoy yourself in the sun, even spend hours on the beach, without harming your skin. These days there are all kinds of lotions and creams available to moisturise and protect even the most sensitive skin from harmful UV rays. And there are several other precautionary measures you can take to avoid sunburn and heat rashes, plus other problems like heatstroke or sunstroke.

Use a broad-spectrum, water-resistant sunscreen

"Broad-spectrum" sunscreen provides protection from both UVA and UVB rays, reducing the risk of skin cancer and melanomas. Go for a Sun Protection Factor (SPF) of 30 or over, and apply it to any exposed skin, not just on your nose and shoulders. While most good sunscreens are water-resistant, it pays to re-apply sunscreen after a swim or snorkel, and at least every two hours you spend in the sun, whatever you're doing.

Sun
safety

Sun

safety

Remember, the sun's rays are generally strongest between 10am and 4pm, so take extra care in the middle of the day. Or it might be nicer to enjoy the sun in the early morning and evening, when it's a bit cooler.

Don't let the water fool you

Water may be cool, but it won't protect you from the sun. Even in the pool or the sea, you're exposed to the sun but might not notice the effects until you dry off. Sand, and even snow also reflect the sun's rays, which can increase the risk of sunburn.

It's really important to drink lots of water when it's hot and sunny, even if your skin's not exposed.

Take cover

Always take something with you to cover your skin, such as a long-sleeved shirt, and a long dress or trousers, plus a brimmed hat to protect your face. If you like to tan, take care not to overdo it. Slightly less tan than you hoped for is better than burning or heatstroke, which can be really dangerous if you don't cool down properly.





Body awareness

Once a week, maybe after a bath or shower, have a good stretch, check yourself in the mirror, and ask yourself 'Do I feel good?' Give yourself an honest answer. Chances are it will be 'yes', but it pays to check in with yourself now and again.

Body awareness and good health

Being aware of what your body is doing and how you feel in general is a powerful way of staying healthy. It means you'll notice subtle changes in your physical and mental state that can sometimes flag up any problems before they become serious. It might be an itchy spot on your shoulder, a recurring slight headache, regular sleepless nights - there are any number of signs our bodies can give us that something isn't quite right with our lifestyles.

Take a look in the mirror

Notice anything out of the ordinary? Often we can feel when something's amiss with our health, but sometimes a good look in the mirror can help, too. Bags under the eyes? Tongue a funny colour? Rash on the stomach? Maybe your reflection's trying to tell you something, and it might start to tie in with other things you've noticed, like feeling tired, or just a bit under the weather. Think about what might have caused these visual symptoms, like changes to your routine or diet.

Don't ignore aches and pains

It's easy to try and walk off a niggling twinge in the back, wait for a stomach pain to wear off, or work through a headache to meet a deadline. But these are just some of your body's ways of telling you to take action, or stop doing something that could be affecting your longer-term health. While you shouldn't worry unnecessarily, if similar aches and pains persist, it's always worth finding out why, and doing what you can to avoid it in the future.

Trust your feelings

If you feel run down and stressed out, it means you probably are. If you feel like you've no energy and can't motivate yourself, maybe you don't take enough exercise, or your diet needs a review. Your body and mind rarely lie, so if you don't feel right, ask yourself why. And if you don't know, ask someone who might be able to help.



Global presence, local understanding

Optimum Global provides world-class health insurance and employee benefits, such as life and disability insurance, and income protection insurance.

Key to our success is our flexibility. We know our clients have widely differing requirements, so we make sure we can tailor our policies to suit the needs of individuals, families, and companies of all sizes - wherever they are in the world.

We're small enough to provide you, your family or your organisation with a personal service, but big enough to offer the high standards you'd expect from a highly reputable company registered with the UK Financial Services Authority.

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