

THE SASKATCHEWAN BLUE CROSS

# wellness guide

ELEVATE YOUR  
**self-care  
routine**

KEEP COSTS LOW WITH  
**budget tips**

HOW TO PREVENT  
**burnout**

EASY & HEALTHY  
**recipes**



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# WELCOME TO **wellness**

**What does whole health and wellness mean to you?** For some, it means taking care of your physical health by engaging in purposeful movement and fueling your body with whole foods. For others, it might mean prioritizing mental health through daily mindfulness practices and stress reduction techniques. For many people, it's a combination of both!

While the journey to whole health and wellness might look a little bit different for everyone, your Saskatchewan Blue Cross Wellness Guide will help kickstart your journey in the right direction. Inside this guide, you'll find a collection of health, wellness and lifestyle content from trusted sources to help you on your path to living your best life.

Inside the guide, you'll find information about how to manage a stressful workload and how to recognize the warning signs of burnout before it's too late. You'll hear from a naturopath about what to expect at your first visit and discover common issues a massage therapist helps clients with.

Staying well doesn't have to be complicated – in fact, it can start in your very own home. Take control of your clutter with our tips on tidying up and check out our list of ten ideas for simple self-care activities. Start your mornings off right with one of our smoothie recipes, and stay fueled all day long with dietitian-approved meal-sized salad recipes. Keep your fridge full without breaking the bank with our tips on how to stay ahead of rising grocery costs.

Find all of this – and so much more – inside your Saskatchewan Blue Cross Wellness Guide.  
**The journey to whole health and wellness starts here.**

**your partner  
in wellness,**





# this issue

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# WHAT'S YOUR wellness score?

Wondering how your  
knowledge of wellness  
stacks up?

Start with this quiz  
to get your personal  
wellness score!

How often do you make time for self-care activities - such as practicing meditation or a taking a relaxing bath?

- a.** Self-care is part of my every-day routine!
- b.** I try to work self-care into my routine once or twice a week.
- c.** I would like to practice self-care more often.

When it comes to finding information about health and wellness, do you feel like you know where to look?

- a.** Yes - I use a variety of sources, including trusted health professionals.
- b.** Sometimes - but I wish I had access to more reputable sources.
- c.** Not really - I have a hard time knowing where to start.

How often do you take breaks from technology and spend meaningful time in the great outdoors?

- a.** Regularly - at least a few times a week
- b.** Occasionally - once or twice a week.
- c.** Less than once a week

If you were to describe your relationship with your personal health and wellness in one word, it would be:

- a.** Committed. Health is wealth, and I am invested in myself!
- b.** Casual. I care about my health, but I know I could do more.
- c.** Carefree! If the check-engine light is off, I'm good!

How many times a week do you engage in purposeful physical activity - like working out or going for a walk?

- a.** Three or times a week or more
- b.** Once or twice a week
- c.** Less than once a week

On your journey to whole health and wellness, which of the following do you feel you need most?

- a.** I need more hours in the day to utilize all my wellness knowledge!
- b.** I need inspiration to get me heading in the right direction!
- c.** I need help knowing where to start.

## mostly a:

### *Wellness Warrior*

You're an expert in wellness! Keep reading for more tips to add to your wellness toolbox - we might just have something new for you!

## mostly b:

### *Wellness Welcoming*

You're definitely familiar with wellness and you take a lot of steps to look after your health. Read on for more tips to enhance your knowledge!

## mostly c:

### *Wellness Wary*

You're interested in wellness, but you could use some help knowing where to start! In this guide, we'll break down the basics - read on to get started!

# super smoothies

Whether you want to keep it simple and tasty with a berry blend or kickstart your morning with superfoods, these recipes will surely inspire you to blend up something fresh!



## very berry

### INGREDIENTS

- $\frac{3}{4}$  cup frozen strawberries
- $\frac{3}{4}$  cup frozen raspberries
- $\frac{3}{4}$  cup frozen blueberries
- $\frac{1}{2}$  cup vanilla yogurt
- $\frac{1}{4}$  cup vanilla protein powder
- 1 cup cranberry juice

There are plenty of frozen pre-mixed options for the berries in this smoothie. A little tip for this one is to go heavy on the cranberry juice! With the combination of yogurt and protein powder, this is a thick mixture so the more juice the better. If you're feeling a little more adventurous, try replacing the vanilla with a birthday cake protein powder (a flavour available at most health food stores).

## ginger greens

### INGREDIENTS

- 2 teaspoon grated ginger
- $\frac{1}{2}$  cup cucumber
- 1 cup spinach
- 1 frozen banana
- 1 cup of coconut water

Are you looking for something packed full of nutritional value? Popeye would be proud of this lean, green smoothie. Ginger not only has anti-inflammatory effects on the gastrointestinal system, but also supports the entire digestive process. Integrating detox smoothies like this into your diet is a great way to cleanse your body, keep you hydrated, and can even help with healthy weight loss.





# mango berry

## INGREDIENTS

- 1 frozen banana
- 1 cup frozen strawberries
- 1 cup frozen mangoes
- ½ cup of greek yogurt
- 1 cup coconut water

Want a refreshing way to start the day? This simple and delicious smoothie is the best of both worlds. If you prefer more strawberries than mangoes, feel free to experiment and customize as you see fit. If you are looking to add a little kick, a teaspoon of fresh ginger might just do the trick!

**Idea:** this smoothie works great as a bowl! Reduce the amount of coconut water to make your smoothie thicker.

# choco-nana avocado

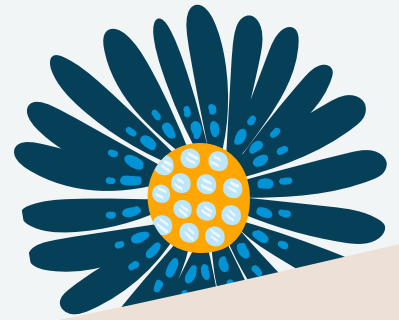
## INGREDIENTS

- ½ avocado
- 1 cup baby spinach
- 1 frozen banana frozen
- 2 tablespoon cacao powder
- 1 cup almond milk
- 2 tablespoon peanut butter (creamy unsweetened)
- ¼ teaspoon cinnamon
- Dash of vanilla extract
- 2 tablespoons chia seeds (optional)

This recipe is a bit more complex, but well worth the results! Not only is it vegan and gluten-free, but it also tastes like a thick, creamy chocolate milkshake. Some might be reluctant to combine this seemingly random list of ingredients, but when you bring them together, you will be surprised with the result – a perfect blend of delicious flavour and nutritional value.



# Q&A WITH A REGISTERED **massage therapist**



## **Tell us about yourself - how did you become interested in pursuing a career in massage therapy?**

I have been working as a Registered Massage Therapist (RMT) now for almost 2 years and I always had a passion for helping people. Since I was a teenager people encouraged me that I should go into a career path of massage therapy or physio.

I grew up playing sports my whole life, learning from my coaches the importance of taking care of your body on and off the field/court. I learned about nutrition, stretching and the importance of proper body mechanics to insure lower risk of injury. This was a great motivation for me to continue with pursuing massage therapy as it laid a foundational understanding of how important wellness is in life.

After graduating from McKay Career Training in July 2021, I started on my journey as an RMT to focus on helping people reach their wellness goals and educating them in ways they could improve their wellness at home or work.

## **How can massage therapy help with proactively managing health concerns?**

The musculoskeletal system is linked to the nervous system, so treating the body can help treat many simple conditions people develop from daily life.

### ***Musculoskeletal system defined:***

Your musculoskeletal system includes your bones, cartilage, ligaments, tendons and connective tissues.

For instance, many people develop muscle tension from a variety of activities. Over time, the tension will progress, which causes muscles to become tighter and tighter. This can lead to developing issues like headaches, migraines, TMJ pain, loss of sleep, extreme pain, becoming injury-prone and many others. Massage is one of the ways to help maintain the body, so that people can feel good and live life more freely.

## **WITH BRITNEY FEHR**

Registered Massage Therapist  
Thrive Family Chiropractic  
& Wellness



## **What are the most common issues you help clients address?**

Many of my clients come to me with problems of muscle tension, anxiety, stress, loss of feeling in limbs due to nerves being affected or fascial restriction. These are very common issues that can be caused by overworking yourself, poor posture or body mechanics, or not taking time to properly care for your body.

## **How often should someone visit a massage therapist?**

Each client's needs are different. That's why we as RMT's take the time to assess our clients and put a treatment plan together with them. For some people, we might recommend every 1-2 weeks for the first few treatments and then extend our time frame to every 3-4 weeks. Some people naturally hold more tension than others and so for some that will mean coming in for treatment more often.

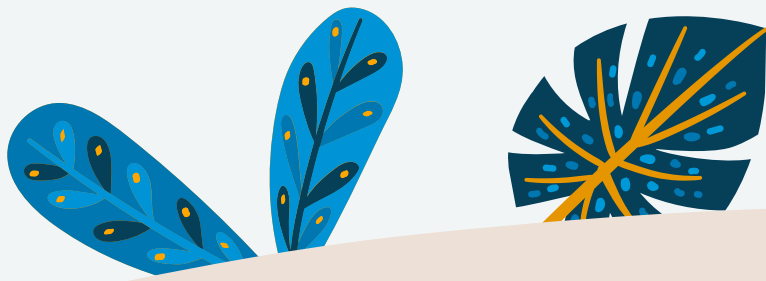
## **What kinds of lesser-known treatments should clients ask about? What benefits do they have?**

More people should ask about getting TMJ pain treated. People who suffer from headaches, migraines, jaw clenching and teeth grinding can benefit from treating this area of your body. By treating the surrounding muscles of the TMJ, muscle tension is reduced, helping to relieve some of these symptoms.

### ***Temporomandibular joints defined:***

The temporomandibular joints (TMJ) are the 2 joints that connect your lower jaw to your skull.





### **What do you wish more people understood about massage therapy?**

Massage is very a very beneficial part of your wellness plan! It helps treat so many small things that can help prevent you from developing worse conditions. It's a safe place to come to ask questions and to hear your voice heard. It's a holistic approach to health care.

The other thing I wish people knew is that deep tissue massage does not mean giving the hardest pressure possible. Deep tissue work is about working through the different muscle layers from the surface muscle layer to the deeper muscle layers by increasing blood circulation to the muscles. Sometimes you might feel sore for a day or two after your massage – that's okay! It means your muscles are healing and getting use to being looser again.

### **Anything else you'd like to share about you, your place of work, or massage therapy in general?**

Every Massage therapist has their own style of massage and that is what makes us unique as therapists. My goal as a massage therapist is to meet my clients where they're at and to try and help them to get to where they want to be. I take the time to listen to them and hear their concerns. I use my skills to treat my clients to the best of my ability and within their comfort zone. If they ask me things I don't know I do my best to provide my clients with resources that can give them answers.

Since working at Thrive Family Chiropractic and Wellness I have gained more confidence in my abilities as a massage therapist from having a supportive team and gaining experience by treating more clients. The atmosphere that we have at Thrive is such wonderful force that many of my clients have noticed and love. Your workplace atmosphere is very important to keep stable and to allow for your clients to enjoy coming into. As a clinic we focus on teaching, healing and connecting, aiming to help each client feel welcome and to have the opportunity to see where their body can go with our care.

## **ABOUT THRIVE FAMILY CHIROPRACTIC & WELLNESS**

At Thrive, we embrace the uniqueness of each individual person that brings life into our practice. Being unapologetically family friendly, we have created an environment that is designed to support and uplift you and your loved ones. We offer natural, holistic services that are designed to shift and enhance your health including Chiropractic care, Massage Therapy and Acupuncture. We have an outstanding team of individuals who are here to serve you with the best care possible, so that you can thrive in all aspects of your life.





# TEN IDEAS TO ELEVATE YOUR self-care routine

## **recharge with a nap**

Whether you are physically exhausted, mentally tired, or just in the wrong mindset, a quick nap can help you reset and recharge. Naps can improve mood and increase energy levels, so find a quiet place and consider using an eye mask or earplugs to help you sleep.

## **take a bubble bath**

A bath is a great way to melt your stresses away and soak sore muscles. Add a scented bubble bath or even essential oils to create a relaxing, pleasant aroma, or take it up a notch by adding some Epsom salts for extra relief.

## **enjoy the great outdoors**

Getting out of the house is literally a breath of fresh air. Soak up some vitamin D by taking a leisurely walk through the park, spending some time on your patio, or consider outdoor meditation to reconnect with nature.

## **eat your veggies**

What you put in your body can have an effect on how you feel - physically and mentally. Incorporating fresh fruit and vegetables in your diet is an important part of self care. Looking for some ideas? Check out pages 16 and 17 for dietitian-approved, veggie-packed whole bowl recipes!

## **incorporate movement**

It's a well-known fact that physical activity improves overall health. Exercise contributes to cardiovascular and bone health, the prevention of disease and can even improve brain function. A daily or even weekly workout routine can also help reduce anxiety and prevent depression.

## **reduce your screentime**

While your phone keeps you in contact with friends and family, too much screentime can have a negative effect on your mental health. Setting a daily limit on specific apps or reducing the number of notifications on your device are great ways to lower your screentime and give yourself a break.

## **pick up a good book**

Whether you like to listen to autobiographical audiobooks, flip through science fiction on your e-reader or curl up with a good old fashioned paperback, taking time to read is a great way to spend your time. This self-care practice is an excellent opportunity to slow down and focus on being present while exercising your mind.

## **tidy up your space**

Making your surroundings more comfortable by cleaning up is a great way to practice self-care. Tidying up doesn't necessarily mean a deep clean, although some can find that relaxing. It can be as simple as reorganizing your desk or folding laundry. Check out our cleaning feature article on page 12 for some ideas to kick start your cleanup!

## **level up your self-care**

A personal health plan from Saskatchewan Blue Cross makes it easy to prioritize your wellness without putting a strain on your finances. Starting at just \$17.44 a month\*, every plan includes 20 core benefits such as massage, physiotherapy, chiropractic, vision care, ambulance, and more – helping to take your self-care practices to another level!



# it's more than insurance.

IT'S THE PROMISE THAT YOUR HEALTH IS OUR PRIORITY.



SK

# space refresh

Some people seem to be born with the “clean gene”, and some people have to work a little harder to stay on top of tidying up. Decluttering might sound intimidating or time consuming, but it doesn't have to be. Sorting through your clutter will not only help you gain back valuable space in your home, but also may even help to reduce your stress levels! Refresh your home by taking control of your clutter and taking back your space – it's time for to declutter!

Clutter can take many forms in your home. You might think of clutter as piles of things like papers, toys, clothing – or all of the above! Clutter often piles up when items don't have a permanent home, don't get put away after they've been used, or don't serve a purpose anymore.

When decluttering any area of your home, focus on organizing things into categories – keep, relocate, donate, recycle and discard.

## keep

Keep items that you use regularly, and need to have easy access to in the space that they're in.

## relocate

Relocate items that need to be kept, but either haven't found a permanent place in your home, or need to be put away.

## donate

Donate items that still have some life left, but are no longer needed, or could be used by someone else.

## recycle

Recycle items that can be diverted from the landfill. Check out your local recycling guidelines to determine what you can recycle, and where.

## discard

Discard items that are at the end of their life cycle – broken, expired, damaged, or no longer necessary.





# declutter checklist:

## bedrooms

- Clothes that don't fit or haven't been worn in over a year
- Shoes that are worn out or uncomfortable
- Jewelry & accessories that are no longer worn or are broken
- Old bedding or linens that are no longer used
- Books that have already been read or won't be read again

## kitchen & pantry

- Expired food and beverages
- Duplicate utensils or kitchen tools
- Appliances that are no longer used or are broken
- Excess or mismatched dishes, cups, and silverware
- Unused or outdated spices and pantry items

## bathroom

- Expired toiletries or medications
- Unused or duplicate beauty and hygiene products
- Old or worn towels and washcloths
- Empty containers or packaging
- Samples or travel-sized products that won't be used

## dining room

- Excess or mismatched dishes, cups, and silverware
- Unused serving pieces or dishes
- Decorative items that are broken, outdated, or no longer fit the space
- Tablecloths or placemats that are never used
- Extra chairs or furniture pieces that are never used

## home office

- Old or unused cords, cables & tech accessories
- Excess stationery, desk accessories & knickknacks
- Old or worn out pens & markers
- Paper clutter: notes, bills, documents, etc.
- Broken, damaged or unused electronics

## living areas

- Magazines & books that have already been read
- Children's toys and pet items
- Decorative items that are broken, outdated, or no longer fit the space
- Excess pillows or blankets
- Old electronics that are no longer used or are broken

# YOUR QUESTIONS ANSWERED: naturopathy



**WITH DR NODE SMITH**  
Naturopathic Doctor  
TEAL Holistic: Integral Health  
Solutions

## **Tell us about yourself - how did you become interested in pursuing a career in naturopathy?**

I was not so interested in science or medicine growing up. In fact, my first undergraduate degree was in literature with an emphasis in critical theory and an undeclared minor in psychology. I always knew that I wanted to help people, and I thought that I'd be a university professor or other occupation in academia. In fact, I was all ready to attend the University of Chicago for my PhD in comparative literature, when I learned about naturopathy.

When I began to understand the significance of naturopathy as a model of healthcare that was more about teaching people how to be healthy, and stay healthy, rather than just managing disease, I knew that this was the route through which I was meant to help people.

I maintained an active interest in psychology, counseling, and trauma work throughout my education, and have found that my familiarization with literature, has really helped me transform health concepts into a language people can understand.

## **Who can benefit from treatment from a naturopath?**

Anyone can benefit from treatment from a naturopath. It's important for people to know that naturopathy incorporates a huge array of tools, and specialties. Naturopathic doctors employ herbal therapies, homeopathic medicines, spinal manipulations, physiotherapy techniques, nutraceuticals, as well as diet and lifestyle modifications.

**“The question is not whether or not someone will benefit from a naturopath, the question really should be ‘who doesn’t benefit from a naturopathic treatment?’”**

It's a huge list. No matter what tools a specific naturopathic doctor uses, we are always looking for the lowest common denominator of someone's health - what is the most basic root cause that can be worked with to either stop a disease process, or reverse it.

## **What kinds of health and wellness concerns can a naturopath assist with?**

A naturopathic doctor can assist with virtually any type of health and wellness concern. The important thing is to call around, talk with the clinic or the doctor before seeing them, and find out if their approach is something that you think is reasonable for you. Naturopathy is not a “one-size-fits all” type of medicine. It is very specific to the individual patient.

## **How does treatment from a naturopath assist in achieving whole health and wellness?**

Naturopathic doctors treat the whole person. So, when a person goes to see a naturopathic doctor, they will get a treatment plan that incorporates many areas of their life in ways that will come together to create health.



## WHAT TO EXPECT at your 1<sup>st</sup> appointment

Sometimes a treatment plan may be staggered, depending on a person's ability to make many changes all at once. However, the overall scope of naturopathic treatment will always take into account a person's eating, sleeping, stress, social habits, thinking and self-talk, nutrient status, exercise, as well as their current health status, and any organic pathology they may have.

### **Anything else you'd like to share about you, TEAL Holistic, or naturopathy in general?**

Naturopathic doctors are specialists in health. We don't manage disease. We help people prevent, and reverse diseases. A naturopathic doctor may not actively use all of the tools they've been trained in - just like a cardiologist doesn't treat diabetes - but we are all knowledgeable about the various tools. Helping as many people live healthier lives as possible is our passion.

### **ABOUT TEAL HOLISTIC: INTEGRAL HEALTH SOLUTIONS**



### ***"Health doesn't have to be a mystery."***

Our holistic approach will address the multiple areas of your life that may be contributing to your health issues. We combine multiple natural therapies with behavioral health counseling and trauma processing inside a model that looks at how your entire life is related to your health.

Our #1 goal in working with you is to ensure that you have the tools, strategies and skills necessary to overcome any obstacle standing in your way.

We offer many educational opportunities, such as workshops, classes, and programs to give people the confidence they need to live a healthy life.

- Expect at least an hour appointment
- Expect to have someone listen to you, be interested in what you're experiencing, what you've gone through - and what you think is going on
- Expect to be taken seriously
- Expect to be asked a lot of questions about things that you don't think are relevant (they are)
- Expect some type of dietary changes.
- Expect to learn a lot about how your body works
- Expect to work with someone who wants to also work with you

# whole bowls

These dietitian-approved bowls are delicious, nutritious, and guaranteed to keep you feeling full and satisfied!

BY COURTNEY BERG

Registered Dietitian,  
Vitality Nutrition  
@vitalitynutrition



## tropical shrimp bowl



### TROPICAL SALSA

- ½ pineapple or 1 mango, diced
- 1 bell pepper, finely diced
- 2 cups cherry tomatoes, quartered
- ¼ red onion, finely diced
- 1 jalapeño, finely diced
- 1 lime, juiced
- ¼ teaspoon salt
- Optional: handful of chopped cilantro

### COCONUT RICE

- 2 cup (360g) jasmine rice
- 1 can (400 ml) coconut milk, full fat or light
- 1 ½ cups (375ml) water
- 1 teaspoon salt
- Optional: 1 tablespoon white sugar

### SHRIMP

- ¼ teaspoon salt
- ½ teaspoon paprika
- ¼ teaspoon chili powder
- 1 teaspoon coconut oil
- 1 pound (454g) shrimp, peeled & deveined

### FOR THE TROPICAL SALSA

1. Chop the pineapple or mango, bell pepper, cherry tomatoes, jalapeño, and red onion. Toss with lime juice, salt, and optional cilantro. Set aside.

### FOR THE COCONUT RICE

1. Rinse the rice in a mesh strainer or sauce pan under cold water until the water runs clear. Add the rice, coconut milk, water, salt, and optional sugar into a pot over medium high heat.
2. When the mixture boils, turn the heat to low. Let the rice cook for 20 minutes. After 20 minutes, let the rice cook uncovered for 5 minutes.

### FOR THE SHRIMP

1. Combine the salt, paprika, and chili powder in a bowl.
2. Toss the shrimp with the spices.
3. Heat a non-stick pan over medium heat. When hot, add the coconut oil. Cook the shrimp for 3-5 minutes on each side until cooked through.

### ASSEMBLY

1. Add a serving of coconut rice to a bowl alongside a scoop of the tropical salsa and a serving of shrimp. For extra flavour, top the bowl with avocado and optional lime wedges and cilantro!



# plant-based fajita bowl

## TOFU FAJITA MIXTURE

- 1 package fajita spice mixture
- 1 tablespoon olive oil
- 1 block extra-firm tofu, sliced into strips
- 1 medium yellow onion, sliced into strips
- 3 medium bell peppers, sliced into strips

## CASHEW CREMA

- ½ cup raw cashews
- ½ cup boiling water
- 1 clove garlic
- 1 lime, juiced
- ½ teaspoon salt

## RICE BASE

- 2 cups brown rice, uncooked

1. Prepare the brown rice according to the package instructions.
2. Prepare the cashew crema by adding the cashews, boiling water, garlic clove, and salt to a small food processor. Blend until smooth. Add more water if needed to achieve your desired consistency. Set in the fridge while you prepare the remainder of the ingredients.
3. Combine the fajita spices in a large bowl. Slice the tofu into strips and toss it in the fajita spice mixture.
4. Heat the olive oil on a large frying pan over medium heat. Add the sliced tofu strips and any remaining spices. Fry in the pan for about 6 minutes, stirring at the halfway point. If the tofu sticks, add 1-2 tablespoons of water.
5. Add the sliced onion and bell peppers to the pan alongside the remainder of the fajita spice mixture. Cook the mixture for another 5 minutes. If you notice that the pan contents are starting to dry out, add 1-2 tablespoons of water. Remove from heat.
6. Assemble the bowls with a scoop of rice, the fajita mixture, a generous drizzle of cashew crema, and optional toppings like cilantro, avocado, and jalapeno.



# greek grain bowl



## CHICKEN BREAST

- 2 chicken breasts
- 2 teaspoons olive oil
- Zest of one lemon
- Juice of ½ lemon
- 2 cloves garlic, minced
- 1 teaspoon dried oregano
- ½ teaspoon salt
- ¼ teaspoon black pepper

## GRAIN

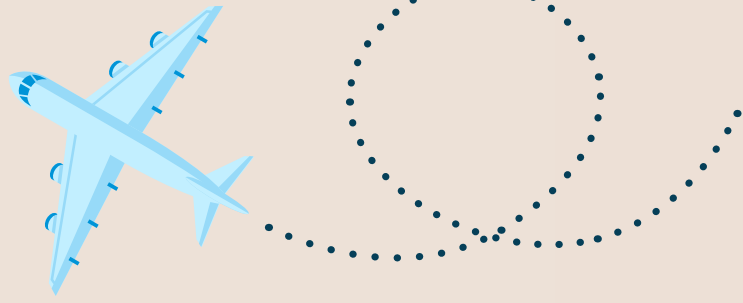
- 1 cup grain, uncooked (eg. barley, white rice, brown rice)

## VEGETABLES

- 2 teaspoons olive oil
- 2 teaspoons red wine vinegar
- ½ teaspoon oregano
- ¼ teaspoon salt
- 1 cup cherry tomatoes, quartered
- ½ English cucumber, quartered
- 1 bell pepper, chopped
- ¼ red onion, sliced
- ½ cup feta cheese, crumbled
- ½ cup kalamata olives

1. Combine the olive oil, lemon zest and juice, garlic, oregano, salt, and pepper. Add the marinade to a resealable bag with the chicken and let marinate for at least 30 minutes.
2. Meanwhile, prepare your grain of choice according to the package directions.
3. Preheat the oven to 450°F. When the chicken has finished marinating, discard the leftover marinade. Place the chicken in a baking dish and bake for 18 minutes or until no longer pink and at an internal temperature of 165°F.
4. Prepare the dressing by combining the olive oil, red wine vinegar, oregano, and salt.
5. Chop the tomatoes, cucumber, bell peppers, and onion and combine with the dressing, feta, and olives.
6. When the chicken has finished cooking, let it rest for 2-3 minutes before slicing.
7. Prepare the bowls with a serving of the cooked grain, the vegetable mixture, and the sliced chicken. Top the bowls with optional add-ons like tzatziki, lemon wedges, and fresh herbs.

# WHAT YOU NEED TO KNOW ABOUT **travel** **insurance**



**BY LARISSA BAYET**  
Broker Trainer & Sales Rep  
Saskatchewan Blue Cross



Your trip is booked, your bags are packed - you're ready to go! *Or are you?* Don't forget the most important thing when travelling – your travel insurance!

Whether this is your first trip in a while or you're a frequent flyer, read on as we cover some frequent questions and break down the essentials of what you need to know about travel insurance before you head off on your next adventure!

**“Do I really need travel insurance for my trip?”**

Travelling is fun, right? We love it, too! But if you're planning on going somewhere outside of Saskatchewan or across international borders, you need to make sure that you're covered!

Saskatchewan Health provides limited healthcare coverage for medical emergencies when travelling to other provinces within Canada. If you experience a medical emergency when you are travelling within Canada, the fee payable to your Saskatchewan Healthcare plan is subject to reasonable and customary fees in Saskatchewan. **So what does that mean?** Any fees above and beyond what is pre-determined as reasonable and customary (AKA, above the maximum that Saskatchewan Health will reimburse on a particular service or item) will either be an out-of-pocket expense for you, or may be an eligible expense under your travel insurance plan.

**When travelling across international borders, travel insurance is essential.** In fact, the Government of Canada does not recommend travelling across international borders without it. Your Saskatchewan Healthcare plan does not provide adequate coverage to protect your health or finances in the event of a medical emergency abroad.

Even if you think your risk of injury or illness while travelling is low, remember: anything can happen! Many travel claims are related to slips, trips and falls. Why? It's simple – being in an unfamiliar environment increases your risk of an accident or injury. Simple every day activities like walking on uneven cobblestone paths when exploring a city in Europe, or navigating a slippery pool deck at a resort in Mexico can pose a risk!

Wherever your destination is, understanding what's covered under your provincial healthcare plan and what costs a travel insurance plan would cover if you experienced a medical emergency outside of the province is essential.

**“I think I'm already covered...?”**

Travel insurance is something that most people don't think about until they need it. Don't wait until it's too late - make sure your coverage is up-to-date and complete before you leave!

First, make sure you are covered for all types of emergencies. If you have travel coverage through your credit card, or from your employer's group insurance plan, don't assume that you'll be covered for everything—it's important to know what's covered, and what's not. Here's a few questions to ask yourself:

- **Who is covered on the policy?**
- **How many days of coverage does it provide?**
- **What benefits does it include?**
- **What are the maximum eligible covered amounts?**
- **Is your current coverage adequate for your travel needs?**

Second, consider what kind of coverage you need. Do you have a plan that covers evacuation and repatriation expenses? Do you need coverage for lost or stolen baggage and or other valuables? Is it possible to purchase additional days coverage to cover an extended trip overseas? These are just some of the questions you should ask yourself before heading out on your trip.

**“What are the key things I need to know?”**

## PRE-EXISTING CONDITIONS

If you have a pre-existing medical condition, it's important to know if your travel insurance will cover your trip. Some policies might cover unexpected medical costs, trip cancellation or trip interruption - but not if your condition is unstable.

**It's essential** to read your policy booklet and understand how it defines a pre-existing condition and terms such as “treatment” and “stable” as they pertain to your personal medical history. Terminology may differ between policies and carriers, but generally insurance carriers will not provide coverage for new or changed conditions or symptoms within a certain time frame prior to your trip. If you have **any doubts** about potential changes you may have experienced during these time frames, or do not understand terminology in your policy or application for insurance, check with your doctor and your insurance advisor. At Saskatchewan Blue Cross, our Member Experience team is always happy to help you understand your coverage and help you determine what plan is right for you!

It's important that you understand your medical status and report it correctly to the insurance company as that information is used to determine your coverage and your premium. Be aware that if there are any changes in your health while you are travelling, you need to report them immediately. If you don't report changes in your condition at the time they occur, it can impact your coverage if you need to make a claim.

**Remember:** providing updated information about your health to your insurance provider doesn't necessarily mean your coverage will be affected – but failure to report changes in health can impact what you are able to be covered for, or possibly invalidate your policy.

## ELIGIBILITY, EXCLUSIONS & LIMITATIONS

All travel policies define their requirements for eligibility. They also have certain limits on benefits and maximum amounts for certain types of claims, such as trip cancellation or interruption. Some examples of common exclusions include treatment of certain health conditions, including pregnancy-related conditions, and claims generated by activities such as skydiving or bungee jumping, or while under the influence of alcohol or drugs.

It is imperative that you read and understand the exclusions and limitations of your travel insurance policy. It's important to remember while that every policy is different, travel insurance is meant to provide coverage for unexpected medical emergencies.

**Insurance is assurance.** It provides peace of mind so you can focus on enjoying your trip instead of worrying about what might go wrong.

**Visit [sk.bluecross.ca/travel](https://sk.bluecross.ca/travel) to get a free, no obligation quote today!**

## Why choose a travel insurance plan from Blue Cross?



### 24/7 ASSISTANCE

Blue Cross Travel Assistance is just a phone call away - available anywhere, any time.



### FLIGHT DELAY SERVICE

Available for no extra cost, Flight Delay Service will reduce the stress a delayed flight can cause.



### NO BULKY PLANS

Your coverage premium is based on age, health and trip duration - the rate you pay is based on you as an individual.



### PEACE OF MIND

Wherever you travel, your Blue Cross travel insurance plan will have you covered.



# ALL ABOUT

# one small step

**BY ALICE KUIPERS**  
Director & Co-founder of  
One Small Step



## **Tell us about One Small Step - what does your organization do?**

One Small Step is an organization that helps connect people in our community to local charities. Through our free website, One Small Step provides information about the needs, programming, and volunteer opportunities of over 60 charities, and this number continues to grow. We take no money through our website, instead we direct people so they can support local charities. One Small Step is unique and offers something that all of us need: a place to connect to the valuable work of local charities so you can make a direct difference in your community.

## **What kind of opportunities for support can people find on One Small Step?**

Our aim is to make it easy for people to support our community in different ways, whether it is through monthly donations or volunteering. We offer a search bar on our homepage to find organizations in need of various items, volunteer opportunities in Saskatoon, and a Charity Generator to discover new charities. We also feature local stories on our Community Impact section to provide insight into effective donation strategies and highlight charities with needs. When you donate items or your time to an organization, your value is immense.

Visit [onesmallstep.com](https://onesmallstep.com) and use the searchbar on our homepage to discover which organizations in our city need any item from diapers to kibble to office supplies. Scroll down the page and explore where there are volunteer opportunities in Saskatoon. Hang out on our social media [@onesmallstepsk](https://twitter.com/onesmallstepsk) and see immediate needs from 60 local charities. Know that you're making a difference and that your impact is local.

## **How does Saskatchewan Blue Cross support your organization?**

One Small Step is free for our community to use and free for every charity on the site because of the vision of our sponsors, like Saskatchewan Blue Cross. Saskatchewan Blue Cross has supported us for three years and we've been able to expand in that time from having 12 charities on the site to having 60. We love the stories of charities and donors connecting, like the local foundation who have bookmarked One Small Step for their committee discussions as to where to use their funds, or the donor who wanted to gift stocks to Saskatoon Interval House who they found through One Small Step, or the kid who did his fundraiser for Foundations Learning & Skills Saskatchewan. We're able to track the impact of One Small Step, with up to 3000 visitors per month and the direct donate button on charities' individual pages being used by one in ten visitors.

## **How does the work that One Small Step does help to improve health literacy in Saskatchewan?**

We believe in the importance of health literacy in our community. We recognize that a healthy community is made up of healthy people, and knowing how to support others is essential to building wellness. Our organization was created to address the disconnect between the community, charities, and the work they do. We believe there should be an easier way to connect so we spent countless hours listening to community members, with a focus on Indigenous leadership and guidance, asking advice, doing surveys, researching, and involving the knowledge of charities so that this site truly serves what is needed.

**Visit [onesmallstep.com](https://onesmallstep.com)  
to explore opportunities for  
support in your community!**

# health literacy 101



Saskatchewan Blue Cross is proud to be a local, not-for-profit organization that puts community at the heart of every interaction. Over the past few years, we've shifted our community investment focus to Health Literacy - read on to learn more about what Health Literacy is, and how Saskatchewan Blue Cross is investing in our province.

**Health Literacy is the degree to which individuals can obtain, communicate, process, understand and act upon basic health information and services needed to make appropriate health decisions.**

Okay, so what does that mean? Being health literate means:

- Knowing where to seek treatment.
- Understanding medications, potential side effects and medication adherence.
- Knowing when, and how, to seek a second opinion.
- Being confident and comfortable communicating medical needs with healthcare professionals.
- Understanding health information being shared.

At some point in life, Health Literacy will impact your decisions, whether experienced firsthand in managing your own health or helping a family member navigate theirs. When people don't have a firm grasp of Health Literacy, it can affect more than just their wellness. Daily life, happiness, the ability to live a fulfilling life and the capacity to be there for others can deteriorate.

**We envision a future where there is equitable access to health and wellness information for everyone, and each person in Saskatchewan understands how to navigate their healthcare effectively.**

In 2020, Saskatchewan Blue Cross undertook a strategic review of our Corporate Social Responsibility approach and Community Investment program and now focus on providing support and funds to innovative, charitable organizations advancing health and wellness. We strategically focus on partnerships and programs that advance Health Literacy in Saskatchewan to deliver lasting positive impact.

Health Literacy advancement requires many sectors and organizations in a community to take action and co-operate. Community organizations play a critical role in delivering health information and services and in helping people develop Health Literacy skills.

Through a series of consultations and roundtable discussions in 2021 with organizations serving those vulnerable to Health Literacy issues, health authorities and practitioners, literacy enabling organizations and research institutions, we generated a deeper understanding of the barriers to Health Literacy in Saskatchewan and identified opportunities to advance Health Literacy.

In 2022 we set out to develop Health Literacy empowering community partnerships supporting:

- Newcomers and new Canadians
- The actively aging
- Indigenous populations
- Youth & educators

As of the end of 2022, nine partnerships have been established, supporting communities across Saskatchewan.

To read more about our community investment program, visit: [sk.bluecross.ca/about-us/community](https://sk.bluecross.ca/about-us/community)



# UNDERSTANDING **burnout**

*and learning  
how to prevent it*

**I**t happens to everyone at some point or another. Our lives get busy going here and there — working, helping others, or taking care of our families. Sometimes, we get too busy and forget to take a step back and rest. That’s when burnout can occur.

But what does burnout mean in the first place?

Some normal levels of stress can be healthy, and can even contribute to one’s peak performance. However, when we consistently live in a state of stress, and don’t take the time to recuperate by resting, we start building chronic stress.

**The most common causes of burnout include: lack of adequate social support; taking on more than one can handle at work, school, or interpersonally with family and friends; and poor self-care.**

Burnout keeps you from being productive. It reduces your energy, making you feel hopeless, cynical, and resentful. The effects of burnout can hurt your home, work, and social life. Long-term burnout can make you more vulnerable to colds and flu.

Psychologists have identified these 12 stages of burnout:

- 1. Compulsion to prove oneself**
- 2. Working hard**
- 3. Neglecting basic needs**
- 4. Displacement of conflicts**
- 5. Revision of values**
- 6. Denial of emerging problems**
- 7. Withdrawal**
- 8. Odd behavioral changes**
- 9. Depersonalization**
- 10. Inner emptiness**
- 11. Depression**
- 12. Burnout syndrome**

Although the stages of burnout are meant to be a list of standard identifiers, warning signs might look different for everyone. For example, some people might isolate themselves, while others may overextend themselves with many social commitments.





# 7 QUICK TIPS FOR AVOIDING burnout

Here are some common ways that the stages show up in our everyday lives:

- Disrupted sleeping patterns (too much or too little)
- Persistent feelings of anxiety
- Feeling overwhelmed and like you don't know where to start
- Neglecting chores or tasks at home
- Feeling like you can't afford to take a break
- Changes in eating habits
- Ignoring friends or family
- Feeling like you'll never get caught up

Identifying and listing what burnout looks like for you can be a powerful tool to help you identify it early, and take steps to prevent a downward spiral.

Once you learn to recognize how burnout starts to show up for you, you can learn what activities and practices help to combat it for you personally.

While this will look different for everyone, here are some examples that might work for you:

- Eating a nourishing meal
- Going for a walk with a friend
- Scheduling a day with no responsibilities
- Going to therapy
- Gardening
- Tidying up messy spaces
- Taking a bath
- Reading, painting, or drawing

Self-care is all about creating rituals and practices that are meaningful to you. Specific self-care practices will look different day to day and season to season - for example, you might not be able to garden in January. Check out our tips for preventing burnout on the right!

**1 ASSESS.** Assess where you are each week in following through on your chosen strategies. Be honest with yourself.

**2 TWEAK.** Tweak your list as needed - what can you rearrange or reprioritize?

**3 MAKE.** Make yourself less available. Set "office hours" for yourself and stick to them.

**4 3-D RULE.** Follow the rule of the three Ds to streamline your to-do list. Do it, dump it, or delegate it!

**5 CONNECT.** Connect with people who care about you. A quick break with a friend over coffee can help you feel refreshed and recharged.

**6 ASK.** Ask people you trust for support when you need it.

**7 LEARN.** Learn to recognize the signs of burnout and verbalize your feelings to prevent future situations.



**what if insurance was more than “in case of emergency?”**



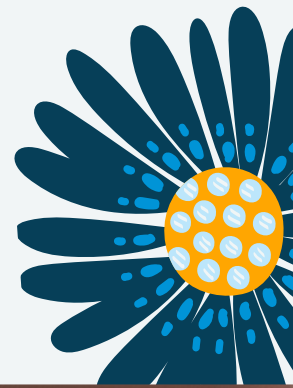
SK



# 8 ways

## TO SAVE ON GROCERIES

Keep your pantry & fridge stocked without breaking the bank using these tried & true budget tips!



### **make a list (and stick to it!)**

Start by making a meal plan for the week and make a list of the items you need. Going in with a plan will help you stay focused and make you less likely to grab impulse items you don't need.

### **don't go hungry**

Eat before you go! When you're hit with the smell of fresh baked goods or daydreaming in the snack aisle on an empty stomach, you might be tempted to add extra items to your cart.

### **check the flyers**

You don't need to clip coupons to save (although that's an option too!). Go digital and download a flyer app for your area to see the most recent sales and promotions. Many apps give you the option to search flyers for specific items, so if you're up to the task of shopping multiple stores you'll be able to score the lowest price.

### **use those points**

Join the rewards program at your local grocer! While it might seem minimal at first, these points add up (at no extra cost to you). Use your points towards the gourmet items on your list - or bank them until your weekly shop is free!

### **buy generic**

When shopping for pantry and fridge staples, try swapping out name brands for store brands. You won't notice the difference when it comes to flour, sugar or canned tomatoes - save your name brand purchases where flavour really matters!

### **less packaging = more value**

The more packaging there is, the more you're paying for less food. Swap out items pre-portioned snack packs for the family sized version and portion them out yourself when you get home.

### **re-evaluate "organic"**

Use caution when paying premiums for organic items. Check the labels and do your research when purchasing "organic" foods. This term can be misleading and might not always be indicative that something is healthy or all-natural. Only agricultural products can be certified organic and not all organic products are created equal.

### **hit the frozen aisles**

Frozen fruits and vegetables pack the same nutritional punch as their fresh counterparts. Flash frozen at the peak of their ripeness, you'll get the best flavour profile for those out-of-season picks. They'll also last longer, reduce food waste at home and your budget will thank you!





# INVESTING IN YOUR wellness

A Saskatchewan Blue Cross personal health plan makes it easy to prioritize your wellness without putting a strain on your finances. Check out our breakdown below and see how a spending out of pocket compares to having your wellness covered by your personal health plan\*!

<b>wellness benefit</b>	<b>out of pocket</b>	<b>personal health plan</b>
60 minute deep tissue massage	<b>\$90.00</b>	Covered
Assessment by a Physiotherapist	<b>\$150.00</b>	Covered
Consultation with Naturopath	<b>\$200.00</b>	Covered
Chiropractic adjustment	<b>\$55.00</b>	Covered
	<b>Total: \$495.00</b>	<b>Monthly cost: \$17.44</b>

Out of pocket expenses are estimates only. Personal health plan cost based on Blue Choice plan, under 35 single policyholder, with core health benefits only in April 2023. Plan prices are subject to change.. Coverage is subject to plan maximums.



## Take the next step on your journey to whole health and wellness with a personal health plan.

When you put your health insurance needs in our hands, you can feel confident knowing we have a strong history of serving our community and enabling the health and wellness of Saskatchewan residents. As a Saskatchewan Blue Cross personal health plan member, you'll have access to a wide range of benefits, services, tools and resources to support you in living your best life.

### How our personal health plans work



#### CORE PLAN

Every plan comes with 20 benefits



#### CUSTOM OPTIONS

Choose from any or all of five options



### Worry-free, tailored to you coverage from Saskatchewan Blue Cross!

Ready to get a free, no-obligation quote?

SCAN HERE to get started!



# questions?

We have answers.

#### How do I know which plan or options are right for me?

Our dedicated team can help you understand and choose the coverage you need, no matter what stage of life you're in.

#### When does my coverage take effect?

**For Blue Choice®:** Your coverage begins on the first day of the month following the approval of your application and the receipt of your payment.

**For Conversion:** Apply within 60 days of leaving an Employer Benefits Plan and experience no interruption in coverage.

#### Will coverage under my Conversion Plan be identical to my Employer Benefits Plan?

Coverage may differ. Certain exclusions and limitations may apply, or benefits offered as part of your Employer Plan may not be available in a Conversion Plan.

#### Can I add my spouse and children to my policy?

You can apply to add your child and/or spouse to your policy by completing a personal health plan application.

#### How long do I have to submit claims?

All plans have a submission deadline of 12 months from the date of service/purchase for their claims to be assessed. Your plan must have been active at the time of the service.

#### Can I add other options to my plan?

Yes, you can add optional coverage for hospital cash, prescription drugs, dental, student accident, and VIP travel to your plan. Learn more about available options by visiting [sk.bluecross.ca/health](http://sk.bluecross.ca/health).



Empowering healthy lives.

## GET IN TOUCH

Our business hours are 8:30am to 5:00pm, M-F.

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