



ACA News

Winter 2022 | Vol. 53 No. 2

In this issue:

**Learn Along with Future Geriatricians
Meet New Members of the Board**

**The Good News About Getting Older
Changes to Auto Insurance**

Canadian Publication Mail Product Agreement No. 40028759

Return Undeliverable Canadian addresses to:

PO Box 62099, Edmonton, AB T5M 4B5

Helpful Resources



Alberta is currently in a state of emergency. For [up](#) to date resources and information contact <https://www.alberta.ca/coronavirus-info-for-albertans.aspx>

Board of Directors

Executive

President: Ron Rose
Treasurer: Gail Hiller

Regional Directors

Region 2 (Northeast) Mary Benson
Region 3 (West Central) Taylor Thomas
Region 4 (Edmonton and area):
Nick Chrapko
Leslie Morgenstern
Region 7 (Southwest): Pat Santa
Region 8 (Southeast): Gordon Nott

Executive Director: Donna Durand



Travel Advisories

Health Canada

Please renew your membership for 2022!

Contact us today

Alberta Council on Aging
PO Box 62099
Edmonton, Alberta
T5M 4B5
Phone: 780.423.7781
Toll Free: 1.888.423.9666

info@acaging.ca
www.acaging.ca

Views expressed in this publication do not necessarily reflect those of Alberta Council on Aging. We reserve the right to condense, rewrite, and reject material.

[In This Issue]

Grant Woodcock

Grant was born in Vancouver in 1950, and has lived in a variety of places across Canada. He holds an Honours BA in English and History from McMaster University and a Master of Divinity from Divinity College, Hamilton. He has worked as a church pastor, a chaplain at Michener Centre, and as a program assistant with the Red Deer Museum. His main interests these days are hiking, playing the ukulele and harmonica, and spending time with his two grandsons. Woodcock's cartoons appeared in The Canadian Baptist monthly publication for 12 years, as well as the Red Deer Advocate. We are pleased he is sharing his humor and talent with ACA!



Table of Contents

Strategic Actions Report.....	4
Service Canada Resources for Seniors.....	6
Quality of Life Survey.....	7
Volunteer Opportunities	10
The Age Factor	11
Video Meetings– The New Normal	12
Going Out? –Do it Safely.....	13
Feature Artist– Grant Woodcock.....	14
Changes to Auto Insurance.....	15
Across the Province	16
The Good News About Getting Older.....	19
Grace.....	22
Programs and Resources	24
Learn Together with Future Geriatricians– Mental Health	26
What Every Canadian Should Know about Identity Theft Protection– Johnson Inc.	28
Membership form.....	31
Thank You to Our Donors	30
Membership and Donation form	31

Strategic Actions Report July-December 2021

Goal 1: Build awareness and capacity

Memberships

- Memberships- new and renewal 2022 are coming in
- The admin allowance from Johnson Inc. re Medoc Travel Insurance was considerably higher than budgeted for. Johnson Inc. continues to be a committed sponsor

Social Media/Website/Online Meetings

- International Day of Older Persons, October 1 blog posted, inviting communities and individuals to find a way to recognize this important day. Participation was low. Global Edmonton report reached out to do an article on live events in Edmonton area- there were none to report.
- Let's Stop Ageism presentation by SOS is completed! The practicum students you learned about in ACANews Spring/Summer 2021 contributed so much to this project. A launch and meeting is planned for February 2022.

Funding

- AGLC Casino dates of **March 26, 27 2022** assigned to ACA. Gary Pool remains coordinator of casino
- Submitted CIP provincial grant application—operational, New Horizons- federal grant stream, Petro- Canada CareMakers grant

Goal 2: Align organizational structure to ensure viability and relevancy

Board of Directors meetings

- Frequent board meetings to respond to pandemic impacts on citizens and organization Weekly e-news for BOD and key volunteers- disseminating

information through networks

- Review regional structure
- Orientate new board of directors

Advocacy

- Invitation to take part in stakeholders collaborative Futures Policy Forum with Alberta Gerontological Association lead
- Ongoing discussions to identify stronger alliance and explore intersection of age and disability with Voice of Albertans with Disabilities
- Guest speakers from Alberta Counsel presented potential strategy to board of directors
- Hosted representatives from Healthy Aging Alberta (Core) to discuss platform and movement with board of directors
- UofA professor's presentation to board regarding support for UofA Age friendly Universities designation
- Meetings with Volunteer Alberta to explore areas of interest and development

Administration

- Meet requirements for charitable status
- Renew board of director's insurance
- Annual Return- CRA
- Provincial Register/License
- High level volunteer on board to provide office support

Goal 3: Promote alliances with other senior serving organizations

Meetings/ Collaborations

- Continue as members of Alberta Age friendly community and Healthy Aging Alberta (CORE)

Goal 4: Provide and promote educational programs and services to seniors

Outreach: Conferences/Forums/presentations

- Grief, Loss and Transitions Webinar by ACA offered through Seniors ministry
- Living Strong toolkit being shared out across the province
- Our Parents Home, Edmonton piloted the program for a 3rd time this fall- live. Typically, 20 participants per session. Excellent participation and feedback.
- Recognizing Fraud live presentation for Ponoka Drop In Center facilitated by Ron



Living Strong Program live pilot at Our Parents Home Fall 2021

Intake themes

long term care complaints, hospital care complaints, mental health challenges, concerns for safety, financial abuse recognized as elder abuse legislation, homelessness

Quality of life survey

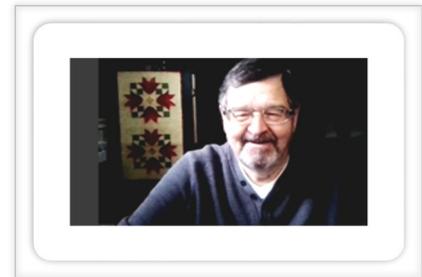
Quality of Life survey still running- recently got a “push” from Healthy Aging Alberta (CORE)

[Click here for online survey](#)

Publications

- Spring/Summer ACANews 2021
- Mental Health Series, Ministry of Seniors and Housing: ACA webinar featuring Lois Faris: Grief, Loss and Transitions
- Winter ACANews 2022
- Submission to International Federation on Ageing, AFIX- Age- friendly Innovation Exchange Winter
- Ongoing social media- Facebook, twitter and Instagram

Respectfully submitted,



Ron Rose, President



Donna Durand, Executive Director

SERVICE CANADA

READY TO HELP - SENIORS



We are ready to help Canadians through the COVID-19 outbreak. Find financial help during COVID-19: [Covid-benefits.alpha.canada.ca/en/start](https://www.alpha.canada.ca/en/start)

EMPLOYMENT INSURANCE (EI) PROGRAM

We made temporary changes to the Employment Insurance (EI) program to better support Canadians who need financial assistance. For claims starting between September 26, 2021 and November 20, 2021, the minimum benefit rate for EI clients is \$300 per week before taxes in most cases.

<https://bit.ly/3aGavD2>

1-800-206-7218

CANADA PENSION PLAN

The Canada Pension Plan (CPP) retirement pension is a monthly, taxable benefit that replaces part of your income when you retire. If you qualify, you'll receive the CPP retirement pension for the rest of your life.

<https://bit.ly/2N52j7k>

1-800-277-9914

OLD AGE SECURITY

The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older. You may have to apply for the Old Age Security. We may not have enough information to enroll you automatically.

<https://bit.ly/2YV8s8v>

1-800-277-9914

GUARANTEED INCOME SUPPLEMENT

The Guaranteed Income Supplement (GIS) is a monthly payment. In many cases, we will let you know by letter when you could start receiving the first payment. We will send you this letter the month after you turn 64. In other cases, you may have to apply.

<https://bit.ly/3qeXkQd>

1-800-277-9914

MENTAL & PHYSICAL HEALTH

Access support workers, social workers, psychologists and other professionals for confidential chat sessions or phone calls by texting WELLNESS to 741741.

<https://bit.ly/3rAp6XC>

SOCIAL INSURANCE NUMBER

You can apply for your **Social Insurance Number (SIN)** online. Agents are available Monday to Friday, 8:30 am to 4:30 pm Canadian Local Time, except on statutory holidays.

<https://bit.ly/3o4Wq8r>

1-866-274-6627

Fill out our online service request form to let us know how we can help you, and we'll get back to you in two business days: [eservices.canada.ca](https://www.eservices.canada.ca)

Not sure if you need to repay the **Canada Emergency Response Benefit**? Go to [Canada.ca/repay-cerb](https://www.canada.ca/repay-cerb) or call 1-800-959-8281.

For a complete list of programs, services and resources available through the Government of Canada visit: [Canada.ca/seniors](https://www.canada.ca/seniors)

Quality of Life Survey

Quality of Life Amidst Pandemic Survey

The survey, which commenced at the front end of the pandemic, is to better understand how older adults are doing during this time and what their needs are going forward. This is the only survey of this kind in Alberta.

We appreciate your time and input in completing this survey!.

Age _____

Gender _____

Marital Status _____

Where do you live?

- House / Apartment / Condo Supportive/Assisted Living Setting Lodge
 Hospital Long Term Care (Nursing Home or Auxiliary Hospital)

How would you describe your overall health before the pandemic?

- poor fair good great

Comments:

Do you think your physical health has improved or declined during this time (post-March 2020)?

- My physical health has improved My physical health has declined

How has your physical health been impacted?

Do you think your mental/emotional health has improved or declined during this time(post-March 2020)?

- My mental/emotional health has improved
 My mental/emotional health has declined

How has your mental/emotional health been impacted?

Did you need medical attention during this time?

Yes No

If Yes, what was your experience?

Did you receive home supports (meals, housekeeping, laundry) from paid workers or from family/friends prior to Covid-19?

Yes No

Did these home supports become reduced or discontinued during the pandemic?

Yes No

Comments:

Did you receive healthcare services from paid workers or family/friends prior to Covid-19?

Yes No

Did these health services become reduced or discontinued during the pandemic?

Yes No

Comments:

Have you received timely information on the Covid-19 situation?

Yes No

Comments:

Have you had extra expenses since Covid-19 restrictions have been put in place?

Yes No

If Yes, have you been forced to defer bill payments or other financial obligations to support yourself or other family members?

Yes No

If you were forced to defer bill payments or other financial obligations to support yourself or other family members, were you able to access any support or help to do so?

Yes No

Comments:

Were you able to obtain needed groceries, medicines, etc. in a timely manner?

Yes No

If you did require help to receive essential services, were you able to receive the help you needed?

Yes No

Comments:

What methods did you use to communicate with others during the pandemic?

Landline phone Cell phone Email Online (Social Media, Computer/iPad)

In Person

Are you a caregiver for a family member or friend?

Yes No

Do you have anything you would like to share regarding your personal experience during the pandemic?

Expand your horizons

Make a difference

ACA is currently looking for people to volunteer in these roles:

Board of Directors Representatives

Regional Director for the Board/ad hoc committees as needed. Board Secretary

Coordinator

Responsible for coordinating special events/campaigns/volunteers

Fundraising Lead

Provide leadership for awareness and fundraising to ensure organization's viability

Presenter/Facilitator

Present Alberta Council on Aging's age friendly programs to online/telephone participants

Photographer

Take and share photos for use in newsletters, social media, blog and marketing materials

Social Media Influencer

Follow Alberta Council on Aging on social media by sharing social media/blog posts/newsletters with friends and family. Introduce the council to new friends and contacts



Looking for Casino Volunteers!

**Yellowhead Casino,
Edmonton**

March 26 and 27

We need between 20 and 25 people to work the casino effectively. Volunteers from out side of Edmonton will be reimbursed for mileage and out of pocket expenses using the Alberta Liquor and Gaming Commission guideline.

Contact us to learn more:

780.423.7781

info@acaging.ca

The Age Factor



I am on the floor in the antechamber of Court Room 415 Queens Bench sobbing out loud- holding on to my lawyer.

But this is not the beginning of the story.

In the summer of 2014, I was excited to be moving into my little house, all newly renovated. The movers had installed a ramp to unload my furniture. There was plenty of space to park right across the street from my house, so I did. No sooner was I out of my car when a man came charging towards me yelling 'f*cking negro move your f*cking car. you do not have business parking in front of my house.' I was speechless and nearly froze in fear but I ignored him and walked back to my house.

Ten minutes later the movers could not unload anything because the same man parked his truck right behind the ramp. That was the beginning of many phone calls to police regarding the man who lives across the street who made it his mission to insult me as he did moving day. Over time the list of interferences and harassments grew longer, more intense and his language even more colorful.

What made these terrible experiences even more painful was how the Edmonton Police Service communicated with me. They seemed to ignore or minimize the seriousness of various incidents, and over the years, often invalidated my feelings. This was a double injury- a secondary abuse.

I am a 70-year-old woman with white hair. I believe my age, gender and race intersects as the cause of

being dismissed by the police.

The police never took legal action, even on the day my neighbor came to my back alley and sexually exposed himself.

It took six years, a lawyer and another year wait to finally have a court hearing. A judge granted me a strict Restraining Order against this man. I was so relieved!

Ten minutes after the hearing, my neighbor angrily approached me and violated the order inside the antechamber of the building representing the highest societal authority and power.

Do you want to know the rest of the story? Was this man finally arrested?

The answer is NO. And this is why I fell to the floor in complete and utter despair. All my hope for peace and security was drained out of me.

What will this piece of paper, this restraining order, do in the face of abuse, aggression and privilege?

-Virginia Monterrosa, 2021

Video Meetings, The New Normal

A new normal for ways in which to meet is cemented in... in only a year. Skype, Zoom, Hang-outs, BlueJean, WebX, BlueButton, Slack, Go to Meeting...are some of the apps/programs available. There are tutorials available online. Practise before hand makes perfect and if not perfect– experience will be much more enjoyable.

57% of Canadians under the age of 25 devote more than an hour a day to video conferencing platforms.

72% of Canadians consider video conferencing to be an excellent alternative to human interaction.

72% of Canadian professionals participate in virtual meetings.

75% of Canadian employees consider video conferencing as their company's top priority in

49% of Canadians claim to use video conferencing tools more than they did before the COVID-19 pandemic.

61% of Canadians have two or more video conference meetings every day.

54% of corporate meetings were held virtually in 2020.

Etiquette tips for online meetings

Inspirations from Humor at Work– Mike Kerr and real virtual experiences

1. Dress **before** you come to the meeting
2. Don't do personal care such as trimming toe nails while meeting
3. Check your lighting– you may be scaring people when you are all light and no form.
4. Turn off mobile phones, close windows on computer, TV, radio– be focused on the people and the meeting your are at
5. Say your name to identify who you are
6. Engage– send some reactions
7. If your pet is at the meeting, please introduce us!
8. Be aware of UFO's– unidentifiable freaky objects in the background, hanging on the wall
9. Post a Do not Disturb sign on your door to avoid someone else in the house/office casually wandering in with a question about who was supposed to empty the kitty litter

Going out? Do it safely.

Make informed choices



Stay home and away from others if you feel sick or have been told to isolate or quarantine.



Consider your personal risk level, especially if you are at risk of more severe disease or outcomes. Being fully vaccinated significantly reduces your risk but does not eliminate it.



Consider avoiding activities and settings, like crowded or poorly ventilated indoor places, which have a higher risk of COVID-19 transmission.



Consider the risk level of those in your immediate household, including their vaccination status.



Follow local public health advice and setting-specific measures.



Think ahead about the impact of quarantine or isolation on your livelihood and personal circumstances to help you determine if the risk is worth taking.



Consider the spread of COVID-19 in your community, including variants of concern.



Consider limiting the use of alcohol and other substances that could impair your judgment and reduce your ability to follow public health advice.

Be COVID-wise

While vaccines continue to roll out across Canada, continue to choose lower-risk activities and settings to protect yourself and others. Getting vaccinated helps to protect you. Your risk is lowest when you are fully vaccinated, but you should continue to follow public health recommendations.

✔ Risk is lower when:



You keep your close contacts to only those in your immediate household or those who are fully vaccinated.



You remain outdoors and away from crowds when gathering with people from outside of your immediate household.



You and those around you are following personal preventive practices: keeping interactions as few, as brief, and from the greatest physical distance possible, wearing a mask, and sanitizing or washing hands with soap and water.



The setting has many public health measures in place to reduce the spread of COVID-19. This is even more important with the spread of variants of concern.



The setting is well ventilated with fresh air from a ventilation system or open doors and/or windows.

! Risk is higher when:



You increase your close contacts with people from outside of your immediate household who are not fully vaccinated.



You spend time indoors in closed spaces (with poor ventilation) and crowded places with people from outside your immediate household who are not fully vaccinated.



You and/or those around you ARE NOT following personal preventive practices: interactions ARE NOT few or brief, and NOT from the greatest physical distance possible, NOT wearing a mask, and NOT sanitizing or washing hands.



The setting doesn't have or has limited public health measures in place to help reduce the spread of COVID-19, including variants of concern.



The setting is poorly ventilated from lack of ventilation systems or not being able to open doors and/or windows.

Remember that: Things can change, and a lower risk situation can become higher risk. Think about the risks not only before you go out, but also WHILE you're out.

Keep yourself and others safe from COVID-19 so you can:

✔ Safely participate in society.

✔ Meet your physical, social and mental health needs.

✔ Reduce the spread of COVID-19 in your community.

For more information on COVID-19:

📄 canada.ca/coronavirus

📞 1-833-784-4397

Grant Woodcock

Pastor, musician, hiker, and cartoon artist

I did my first cartoon when I was 19 on a thank you card for my grade 13 high school teacher (1969). I began my regular monthly cartoon submissions to the Canadian Baptist in 1979 poking fun at myself as a skinny odd looking pastor in funny situations.

I am self taught and was inspired by caricature artists like Mort Drucker in MAD magazine and political cartoonists like Duncan McPherson in the Toronto Star.

As an introspective “artist” I have dealt with bouts of depression throughout the pandemic. Medication has helped but my real “life savers” have been a couple of walking groups I’ve been a part of and jamming with my friends in the Golden Circle’s ukulele group. There is no better therapy than spending time with friends (even if you have to wear a mask or keep a bit of distance).

Words of “wisdom” - **HANG IN THERE!!** I think we’re almost out of this thing. Spend your time reflecting on your blessings because there are so many people worse off than we are.

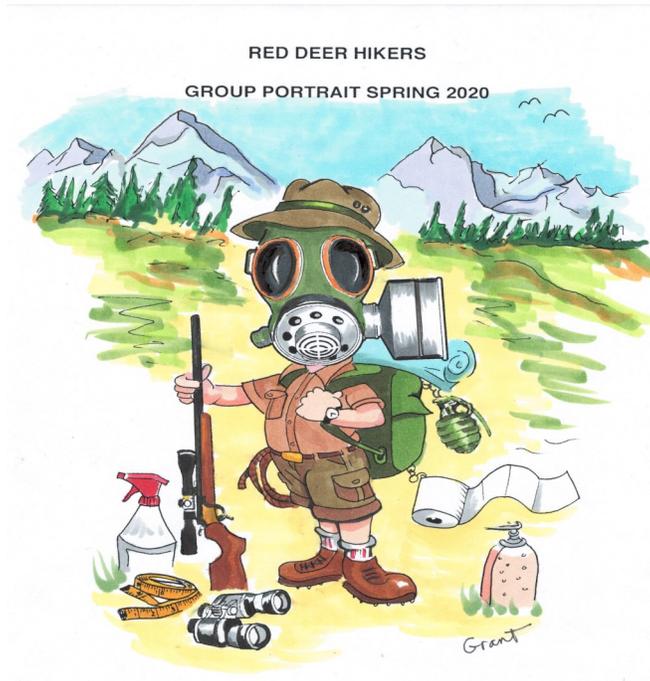
Make a new friend. Pet a dog.

Cherish any humor you can find.

I have no idea what I’ll do as soon as I realize we’re out of this pandemic except spend even more time with my unmasked friends.



(Announcements)



Changes to auto insurance in Alberta

Overview

Costs associated with bodily injury claims have been escalating at a pace that far exceeds inflation, resulting in continuing increases to driver premiums.

We have taken steps to improve Alberta's auto insurance system to ensure sustainability for industry and optimal insurance options at reasonable prices for consumers.

In the fall of 2020, we took action to stabilize auto insurance costs and improve medical benefits for Albertans injured in collisions – potentially leading to cost savings for drivers.

An [expert committee](#) independently reviewed Alberta's auto insurance system in 2020 and provided recommendations that have informed these important steps.

Direct compensation for property damage

Direct compensation for property damage (DCPD) was enabled by [legislation changes](#) and will take effect in Alberta on January 1, 2022, giving drivers more consistent treatment and faster response on collision claims.

With DCPD, drivers deal with their own insurers to cover vehicle repair costs if they are not at fault in collisions. DCPD eliminates

red tape between insurers and reduces costs associated with recovering damages from third parties.

Current efforts

Our short-term actions focused on making rates more affordable, improving care and expanding options, like pay-as-you-go and usage-based insurance.

These measures required making changes to legislation, regulations and the Automobile Insurance Rate Board (AIRB).

Next steps

In addition to the reforms implemented so far, COVID-19 has also affected claims costs for all automobile insurance coverages that involve road usage (bodily injury, property damage, accident benefits and collision). We will continue to closely monitor Alberta's insurance market and assess the impact both COVID-19 and recent legislative and regulatory changes have had on insurance rates for Albertans and industry sustainability.

Should further reforms be necessary, we are committed to making the necessary changes to ensure automobile insurance is fair, affordable and accessible for Albertans, and Alberta's auto insurance system is sustainable.

<https://www.alberta.ca/automobile-insurance->

Across the Province

Edmonton and Area Region

It has been a very quiet last six months in Region 4 for me, especially when I look back to winter 2019/2020, when I first came on board and then attended a variety of meetings; seemed like almost daily there was something, covering a very wide range of subjects in this region and hence the province, enjoying every minute of it, gathering info to use and pass on. I admit there was more that I could have accomplished and contributed. Covid19 and I came on the ACA scene at the same time and I did not come out on top. As my social and volunteering lifestyle has come to somewhat of a halt; a serious pause for sure. I attempted to touch base with as many members as I could in R4 and R3. at the start and into the plague and was glad to learn that so many had family to assist and care for them. Those (elder orphans?) who did not have family had to cope by fending for themselves with some help coming from volunteers and organizations such as us, with resources to tap into. I, the youngest of six, with the oldest sibling being 92, and others in between her and myself, puts me in the "caregiving" department ". So I am very grateful that these resources are readily available. Alberta 211 is a way to start seeking help and navigating the system.

I wish everyone good health and happiness for the holidays and into next year.

Nick Chrapko Region 4 Director

Southwest Region

I have been talking to our members and other seniors at Nord-Bridge Seniors Center as well as the Board of Economic Development Lethbridge. I have been made aware of the real concern about the lack of Physicians available in our area. The lack of a family doctor is a genuine concern for the population as a whole but even more so for the elderly. I myself had to find a new doctor to renew my driver's licence at 75.

If any other regions are experiencing this issue, it would be something for us to network with the government about.. My husband was very ill and his care was

wonderful but I wonder if this is the norm. On a high note, I am preparing for Christmas, possibly a better one than the last. I wish everyone a Merry Christmas and a Happy New Year.

Pat Santa Region 7 Director

Southeast Region

As we prepare for another Christmas season, many of our senior folk are getting excited and looking forward to being part of festive family gatherings now that COVID restrictions are somewhat relaxed. With the Veiner Centre in Medicine Hat once again open to daily program activities and luncheon meals, it is like a breath of fresh air for the many who have persevered the past challenges and frustrations of isolation and loneliness. The social interaction is heart warming to observe. Needless to say, ACA related activities have pretty much been at a standstill. Plans to share the Living Strong Program with Senior groups will move forward as more restrictions are lifted. In May and June, my wife and I were fortunate to take part in six virtual "Living Strong" sessions presented by Barbara Cavers. This program provides valuable information and food for thought as we prepare for our future. In the past six months, I have attended five ACA Board meetings plus the ACA annual general meeting in June, all held via ZOOM. I attended a webinar "Herding the Cats" in September, the focus of which was to align Boards with fund raising strategies. I see the information presented more for large corporations and not something that would be a good fit for ACA purposes. In early October I participated in the Elder Abuse Prevention – Public Engagement Survey and encouraged others in the community to participate also.

As we move forward to a more "normal" way of life, I would like to wish everyone a very blessed Christmas as you enjoy the festive season with family and friends.

Gordon Nott Region 8 Director

Welcoming new board members

Taylor Thomas



Taylor is the Community Services Programmer for the Town of Calmar. Serving Calmar residents from 0 – 100 for the past year, Taylor has worked with the Calmar & District Seniors Club to assist in Minister's Seniors Service Awards applications, provided direct client services for older adults, organized Calmar's annual Seniors Week Luncheon, and facilitated Calmar's annual Volunteer awards ceremony where local philanthropists are celebrated for long-term service awards.

As a lifelong learner, Taylor is currently studying a Master of Arts at Athabasca University with the goal of examining rural housing & homelessness in Alberta. Taylor is eager to bring this passion for learning to her region through relationship building with non-profit leaders like the Alberta Council for Aging. She looks forward to bringing a "Let's Stop Ageism" webinar to Calmar & District and to learning more about the important work of ACA.

Mary Benson

I have been fortunate to have experienced several opportunities in life with career and volunteer choices. I spent 25 years in the Dental field. Holding a lot of hands, comforting and reassuring individuals of all ages. I always knew I wanted to help and support others. In 2010 I pursued a career change. Little did I know that Senior Care would have such an impact on my life and become such a passion in my heart. I worked in two very different senior facilities. I provided recreational and support programs for seniors of an independent level of care to working with seniors in Level 4 supportive living and dementia. Offering supports and direction for families to resource and help navigate them through the changes in life of their loved ones. I am a strong advocate always pushing for supports and resources to help our most vulnerable population. I want to continue to be the voice heard for those that can not speak. In my spare time I enjoy most being at the lake, the peace of nature and spending time with family and friends.



Leslie Morgenstern



Basically I was born, I (hopefully) lived, and I haven't died yet.

My family's' mandate is: "To whom much is given, much is expected." I have been blessed with good health, was born in a country where there is fresh water, where bombs are not exploding in my neighbourhood and when I see a plane overhead, I do not have to run for cover. The "luck of the draw" never ceases to amaze me and I feel a responsibility to contribute whenever and however I can. I feel that the possibilities for Alberta Council are endless and must be explored and developed as much as possible. It is truly a worthwhile cause and I will help as much as I am able, here in the Edmonton area and beyond.



To outgoing directors Jennifer Wrzosek, Region 1 and John Feddema, Region 9. You did a great service for Alberta Council on Aging. Linda McFarlane is stepping down as director for Region 6 and will remain an active volunteer focussing on communications.



Season's Greetings

*Best wishes for a wonderful holiday season
and a Happy new Year!*

Alberta Council on Aging Board of Directors and Staff

The Good News About Getting Older!

By Barbara Cavers

As we begin to see the signs of change in our bodies and minds, many of us experience similar feelings. We can sometimes see only the endings looming ahead in the older years, including physical limitations, our mortality, the decline and death that we fear, want to delay, or do not want to face. We worry about what awaits us and fear the future.

When we hear someone say: “I feel old,” they may be expressing feelings of being tired and downhearted. Many do not look forward to older years and see older years as a number or a synonym for diminishment, and a time in life when activity, contribution, and meaning are winding down. And yet, there are people in all phases of the second half of life who continue to embrace a life filled with purpose, creativity, and vitality despite life changes, retirement, illness, or other obstacles. (Sage-ing International).

The ‘good news’ is that, for most of us, our lives are full of choice. Your quality of life is mostly dependent upon you and the choices you make. This is an opportunity to think about who you

really are now, to think about what still works and what does not fit you anymore, to think about possibilities and direction for your life in new ways.

There has been an increasing amount of research about the importance of belief and attitude in determining how our lives unfold. A 20-year study at Yale that periodically interviewed middle-aged people found that the perceptions held by people had more impact on how long they lived than their blood pressure, cholesterol level, whether they smoked, or even whether they exercised. In fact, the study found that people who had positive perceptions of aging lived an average of 7½ years longer than those who had negative perceptions of aging.

People who had negative images of aging not only had compromised health and shortened lives; they also showed more distress and depression. They were more likely to consider their lives in the present worthless, empty or hopeless. Those with more positive perceptions of aging were more likely to view their lives as fulfilling, joyful, and having meaning and purpose. We all know that our bodies will inevitably undergo changes as we age. However, we can choose not to focus on what we will lose, but rather on what we can gain as we age – our aging potential.

Research tells us that a positive attitude is associated with better health, wellness and longevity. The way you think, the way you behave, and the way you eat can influence your life by 30 to 50 years. How you perceive the process of aging, your expectations and beliefs, how you experience time and how energetic you feel actually determine the biology of aging. Think about it this way: A 50-year-old who takes good care of herself can have the biology of a 35-year-old. Alternatively, a 50-year-old who has let himself go may have the biology of someone many years older. You can be much younger biologically than what your birth certificate says.

As Reb Zalman faced his fears about growing older and contemplated the possibilities in the next phase of his life, he discovered a profound new vision of growing older. He came to the conclusion that getting older is not about decline after all. In spite of increasing wrinkles, creaky joints, and physical losses, he concluded that aging is about personal and spiritual growth.

“Each period of life has its own purpose. This later one gives me the time to assimilate all the others. The task of this period of life ... is not to endure the coming of the end of time. It is to come alive in ways I have never been alive before.”

Lorraine Clemes, upon completing a series of interviews with selected older adults, realized:

“I’ll have a tough time at aging well if I don’t know myself and if I can’t accept myself. ... It may be too late to change, but now is the time to be who you are.” As we age, we often see many of the restrictive elements of our earlier lives ease as the demands of work and family responsibilities lessen. As we reflect on all of our lived experiences we can use that depth of knowledge to experience life in a new way, and become the person that you choose to be. She goes on to say that the growth we experience in mid and later life brings new priorities, perspectives, needs and skills. Who do you want to be? What do you want to learn? What do you want to do? How do you want to contribute?

Imagine living a vigorous, engaged, happier and healthier life, filled with purpose, social connections and joy. Strong social connections are a critical element in successful aging. Researchers are finding a strong link between the health, well-being and quality of life of older people, and the strength and quality of their social relationships. In fact, some research shows that the life expectancy of those who live in isolation tends to be about 7 years less than those with strong social relationships. Involve yourself with people and causes that you care about; participate in activities with your partner, family, friends, coworkers, group members and others in the community. Connecting creates a sense of well-being for all of us in every phase of life.

In your third act, you will also benefit from curiosity. Be open to new ideas and information; develop new skills or knowledge through informal learning; think about your personal growth. Take an interest in the world around you and ask questions. Seek knowledge and understanding. Never stop learning. Studies show that people who continue to learn more are healthier, happier, and retain their health longer than those who do not. Discover your passion! To identify your purpose or passion, think about what it is that you're doing when you were so fully engaged that you lose all track of time.

Choose to be a contributor. Share your knowledge, talents, skills and time with your family, community, the nation, or the world. You might choose to continue to work, or search out meaningful volunteer, civic, or philanthropic activities.

And finally, consider your legacy. What difference do you want to make? How do you want to be remembered? There are many ways to create a legacy, from legacy gifts of money, property or family treasures, to legacies of leadership, personal artistry, or memories. Your legacy may take years to create.

There is no cure for aging because aging isn't an illness. It is a way of life.

Author and inspirational speaker Barbara Covers loves to research and share her findings. Barbara is passionate about strong age and discovering opportunities that are available to us in the third act.

*I am a person
who is still growing,
still a learner,
still with potential and
whose life continues to have
within it promise for,
and connection to the future.*

*I am still in pursuit of
happiness, joy and pleasure,
and my birthright to these
remains intact.*

*Moreover, I am a person
who deserves respect and honor and
whose work it is to synthesize wisdom
from long life experience and
formulate this into a legacy for
future generations*

Adapted from the Live Oak Institute, El Sobrante, CA



Grace

Elizabeth Hertz with Donna Durand

Andre Picard, a health reporter and columnist for the Globe and Mail and author of *Neglected No More*, published in March 2021 states, “We are only beginning to get a sense of the earth-shattering fallout from COVID-19. We have long deluded ourselves into thinking our elders were well cared for. Now the norm has been shown to be horribly inadequate. We have been forced to confront the fact that the old way of doing things is not working.” This is my story...my Mom, Grace was right in the center of the perfect storm Picard is describing in his non-fiction.

Through the pandemic, I was caregiver to my 103-year-old Mom. In March of 2021, Mom was living in an assisted living facility and became quite frail. She seemed sub acutely ill- there was an underlying problem that was not being addressed. I ended up taking her, on my own accord, to a small town hospital for admission. I was very concerned she was experiencing systemic neglect in the facility as her care needs had exceeded the program. I was grateful for the consistent expertise and care provided by the hospital staff. Once Mom was stable and showing signs of improved health, she was discharged to a two bed ward in a long term care facility. The date was August 9, 2021. Mom was double vaccinated and on admission had tested negative for Covid-19. Within 24 hours I was locked out of the facility as I was informed, they were under outbreak status. Immediately after she was admitted, she was routinely administered liquid morphine, allegedly for pain management. On August 25, she tested positive for Covid-19, her roommate did not.

When I was allowed back in to the facility, August 28, due to Mom’s downgrade in status to palliative, I was overtaken by the stench of body waste as my Mom and her roommate were being cleaned up. I noticed an open container with used needles at my Mom’s bedside. And Mom... oh Mom. What has

happened to you? I could not see or hear apparent symptoms of Covid-19 however something had certainly pulled her into this deep demise. I learned Mom had been calling out for me in the weeks prior. And now she was losing the ability to keep up her steady cry:

“Help me”

I tried to unravel what had become of my beautiful, my precious mother- why the heavy use of morphine, but little intake of food, no I.V.? Did this not contravene palliative care protocols and regulations? And the answer to that question is no answer at all- this long term care facility was not equipped to deliver palliative care. Could my Mom hear, advocate for herself or make sense of anything in the last month of her life- being without working hearing aids, dentures, experiencing nausea, dehydration, confusion, starvation, being without a family member’s tenderness and touch?

I reached out, to every avenue of civil society’s advocacy and reporting mechanisms I could think of. Although this would not bring my Mom back, at least there would be transparency about Covid-19, care of the frail old and untimely deaths. Perhaps Grace’s death could lead to justice and ultimately reform. However, I am not finding this to have a good result. In fact the mechanisms that are in place to help are further breaking me in their weak responses- “no wrong doing” “no responsibility”.

In her final days, Mom’s eyes were open, like a deer caught in headlights...

“If you know I am here, Mom, blink, or close your eyes Mom...”

She slowly closed her eyes.

Dear reader, will you **not** close your eyes? For Grace? For me? For your future self?



Grace and Elizabeth 2016

Grief Waiting

By Elizabeth Hertz

There is a period of time when you are visiting someone who is dying
someone who is in your tribe and is a strong connection to you that I call
grief waiting.

The sky is more vivid the wind in the trees more pronounced
The hours slow

The sky and the sun is more beautiful as you realize that this loved one will not be able to feel this
again here in this place

You can not **share this day** with them soon

All the miracles have been used up

You try not to focus on their breathing

You sit and distract yourself and just **breathe** in your presence together

Everything is so still

All there is in the room is love and connection

There is an earthly thread between you and them that slowly disconnects and they are gone

They turn to energy. Perhaps **pure love**

They are not far away

Has someone ever tried to...

- Control your money or actions?
- Force you to sign papers against your will?
- Make you feel unsafe?
- Touch you in ways that you did not want?
- Hurt you physically?
- Deny you food, clothing, medication, medical care or proper shelter?

Elder abuse

is any action or inaction by self or others that causes harm to the health and well-being of any older adult.

Elder abuse can take several forms including financial, emotional, physical, sexual, medication and neglect.

Any kind of abuse is unacceptable.

Remember, it's not your fault.



To report a concern or get help for yourself or someone you know:

- In case of emergency, call **9-1-1**
- Calgary Police Service non-emergency line: **403-266-1234**
- Elder Abuse Resource Line: **403-705-3250**

To get information or support:

- Elder Abuse Resource Line: **403-705-3250**
- 403-SENIORS: **403-736-4677**
- Talk to your family physician or someone you trust



Prepared by the "Coordinated Community Response to Elder Abuse" Action Team with Age-Friendly Calgary, Alberta Health Services, Calgary Catholic Immigration Society, Calgary Chinese Elderly Citizens' Association, Calgary Legal Guidance, Calgary Police Service, Calgary Seniors' Resource Society, Carya, City of Calgary, Diocese of Calgary, Distress Centre Calgary, HomeFront Calgary, Immigrant Services Calgary, Jewish Family Service Calgary, Kerby Centre, and University of Calgary.

09/17

The Alberta Elder Abuse Awareness Council (AEAAC) has launched the digital version of **Staying Safe: A Resource for Older Adults living in Alberta**

This handbook was created to provide older adults with important information to help them stay safe. It is a comprehensive guide that can help older adults identify an unsafe or abusive situation and understand their rights and options if someone in their life is hurting them.

Knowing that each individual's situation is different and complex, this handbook contains a variety of resources that will provide additional information and connect individuals to organizations and experts that can help them navigate their unique situation.

ACCESS THE HANDBOOK [HERE](#)

Elder Abuse and the Pandemic

We see neglect, we see some people living with a senior and not providing or contributing towards any financial support in the house, and just dependent on the senior," said Gurjot Kaur from the Elder Abuse Resource and Supports program (EARS). Elder abuse includes physical and emotional abuse, as well as neglect and financial exploitation.

According to EARS, Alberta has the second-highest rate of elder abuse in Canada. Each year, approximately 750,000 seniors fall victim.

-City News Everywhere January 31, 2021

Age Friendly Innovation Exchange Winter Newsletter submission

Much as I appreciate all the things that are provided for me as an older adult, I find my joy in opportunities to contribute my knowledge and skills as a coach and mentor.

When you look at increased longevity and what happens to people from 65 -95 years of age, is it any wonder that we are considered a burden? Yet- we are the most underutilized human resource! Some could be helping children and immigrants with language skills, offer healing to traumatized people or provide other services that are supportive and essential.

If cultural expectations viewed us as contributors

as well as consumers, we would be healthier and happier and the economy would benefit too.

In a world without ageism, we could choose to "grow" old, and choose to be the best we can be at every age! Lois Faris, 91

<https://ifa.ngo/projects-age-friendly-environments-innovation-exchange/>

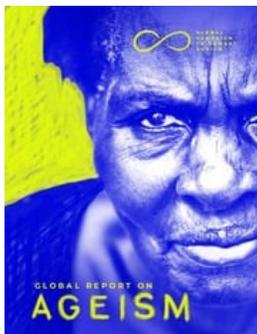


Resources on Ageism

Click the icons to access information



www.canadianculturalmosaicfoundation.com



World Health Organization Toolkit

Let's Stop Ageism

Presentation and Discussion Webinar
Monday February 21 6:30 P.M.

To register info@acaging.ca 780.423.7781



Learn Along with Future Geriatricians!

Mental Health

Dear Readers:

The COVID-19 pandemic led to many changes including travel bans, public health restrictions and isolation throughout the world. Overall, it led to loss of routine and uncertainty about the future. Daily activities that we once took for granted, like visiting friends and family, grocery shopping, dining out and even going to the doctors have become events where we might catch or spread disease. In the face of all these changes, many people experienced fear and anxiety. Mental health, which the WHO defines as “a state of well-being in which the individual ... can cope with the normal stresses of life[1]”, was often discussed on the news. We also saw a rise in family doctor appointments virtually for mental health and/or substance abuse [2].

Mental health impacts our overall well-being and can affect our personal and work life. It is closely connected to physical health. While most of us are familiar with ways to stay physically healthy to keep our body strong, we often forget about our mental health. Research shows that being alone can worsen certain health conditions, such as heart disease [3]. When people are depressed, they also spend more time alone and this can decrease the number of social connections [4]. For those still working, there is also a relationship between losing your job and having poor mental health [5]. Good mental health helps keep us physically fit, helps us stay connected to family and friends, and helps us do well at work.

The COVID-19 pandemic has been an especially difficult time for many older adults. With aging, our immune systems become weaker and we are more likely to have conditions that make us prone to serious infections and death from COVID-19 [6]. Even though only 5% of older adults live in long term care centers, this group of people made up more than 40% of COVID-19 deaths by mid-April

of 2020 [7]. Doctors and mental health care teams had a hard time reaching these patients. Long term care facilities also struggled with staffing shortages [6]. To top it off, many caregivers of long term care residents also happen to be older adults.

Media and technology also added to mental health issues of older adults during the pandemic. The news and other media tended to emphasize the risks to older adults. This sometimes led to over-the-top fear and anxiety in older adults and the development of an ageist stereotype against older adults [8]. Even though our bodies can change as we get older and we can become more prone to illness, it is important to realize that broad stereotypes do not accurately describe every single person. These stereotypes can lead to singling out older adults in an unfair way. Managing stereotypes, learning new technology, and relying more on others can make it hard to keep a sense of self-efficacy. All these factors have created a perfect storm especially for those who cannot drive or use technology easily. The pandemic has left older adults feeling cut off from their loved ones and their communities.

It can be easy to find yourself in a rut when bad news, fear, and loneliness are so common. Even in these times, there are many small things we can do every day to improve our mental wellness. Lots of research about mental health during the pandemic looks at using ‘Cognitive Behavioural Therapy’ (CBT) to help manage negative thoughts. CBT uses the power of thinking to look at our experiences in a more kind and realistic way. For example, you might think back to different times in your life when you faced a challenge and overcame it, like during war time or social upheaval. Experiences like those can help you become more resilient which means you learn to cope with stress in a healthy way.

During the lockdown, you might have learned to use Zoom or other technologies. You probably had lots of questions and needed some help (just like us doctors!), but slowly you learned a little bit more every day. Maybe you found a sense of spirituality or religion to help you through hard times. Some relationships struggled during the pandemic, but others might have pleasantly surprised you! We don't mean to say that "looking on the bright side" will cure any mental health problem, but sometimes it can be helpful to slow down our thoughts and see if there might be a more gentle way to have self-talk.

When the negative thoughts feel overwhelming, here are some ideas to help you feel better: exercise, do something creative or artistic, get outside, phone a friend, enjoy a healthy meal, listen to music, or anything that makes you smile! Remember that it's always okay to ask for help when you need it.

The past few years with the COVID-19 pandemic have brought us new challenges, especially on our mental health. If you or your loved ones are having a difficult time with mental wellness, your family doctor can help. Please contact 1-877-303-2642 (North/Calgary/South zones), 780-424-2424 (Edmonton zone) for urgent mental health matters.

Authors of this Column

Emily Goudie (Internal Medicine Resident), Chloe Lim (Internal Medicine Resident), Sascha Gill (Medical Student), Lauren Lee (Medical Student) Dr. Erika Dempsey, Staff Geriatrician

Disclaimer

The Resident Geriatrics Interest Group's views are not shared with those expressed by the University of Calgary, Cumming School of Medicine. Content provided by the Resident Geriatrics Interest Group is provided for informational purposes only and is not intended as medical advice, if as a substitute for the medical advice of a physician.

References

1. World Health Organization. *Promoting mental health: concepts, emerging evidence, practice (Summary Report)*

Geneva: World Health Organization; 2004.

2. Yang, Jie, et al. "Disparities in outpatient visits for mental health and/or substance use disorders during the COVID surge and partial reopening in Massachusetts." *General hospital psychiatry* 67 (2020): 100-106.
 3. Courtin, E., & Knapp, M. (2017). Social isolation, loneliness and health in old age: a scoping review. *Health & social care in the community*, 25(3), 799-812.
 4. Vanderhorst, R. K., & McLaren, S. (2005). Social relationships as predictors of depression and suicidal ideation in older adults. *Aging & mental health*, 9(6), 517-525.
 5. Mandal, B., & Roe, B. E. (2007). Job loss, retirement and the mental health of older Americans. *Retirement and the Mental Health of Older Americans (June 2007)*.
 6. Flint AJ, Bingham KS, Iaboni A. Effect of COVID-19 on the mental health care of older people in Canada. *Int Psychogeriatr*. 2020 Oct;32(10):1113-1116. doi: 10.1017/S1041610220000708. Epub 2020 Apr 24. PMID: 32326993; PMCID: PMC7235298.
 7. Hsu, A. T. and Lane, N. E. (2020). Impact of COVID-19 on residents of Canada's long-term care homes – ongoing challenges and policy response. In: LTCcovid.org, International Long-Term Care Policy Network, CPEC-LSE.
- Webb L. COVID-19 lockdown: A perfect storm for older people's mental health. *J Psychiatr Ment Health Nurs*. 2021 Apr;28(2):300. doi: 10.1111/jpm.12644. Epub 2020 Jun 28. PMID: 32352621; PMCID: PMC7267362.

Clockwise:

Lauren Lee, Chloe Lim, Sascha Gill, Emily Goudie





What every Canadian should know about **Identity Theft Protection**



It's easy to spot a suspicious purchase on a credit card or get to the bottom of an unknown caller asking you for your Social Insurance Number.

But in this digital age, the creativity and resourcefulness of thieves is nothing shy of impressive. And it isn't always about money. Personal information can open many doors for fraudsters including applying for loans, renting apartments or cars and more. Every Canadian can benefit from a bit of knowledge and advice to help protect their identity.

Could it happen to you?

Canadian identity theft statistics

42% of Canadians have noticed an increase in suspicious emails, texts, phone calls, or online advertisements.* But did you know 52% of Canadians are unable to identify all of the warning signs of identity theft, even when the signs are provided in a list?† Unfortunately, thieves are becoming more creative than ever:

Forged applications

Identity thieves will use their victim's personal information to apply for a variety of services. For example, in the midst of COVID-19, there have been

reports of scammers who have applied for the Canadian Emergency Response Benefit (CERB) on their victim's behalf.**

Dumpster diving for info

With more people working from home, a greater amount of personal and work information is being thrown into the household recycling bin. Thieves know it's easier to lift a lid than it is to hack into someone's email.

Signs your identity has been stolen

Most people notice ID theft when they see purchases they can't explain or withdrawals from an account. However, identity theft isn't always as obvious as a stolen or missing wallet. Here are some less obvious signs:

Health plans

Fraudsters know there's money for the taking in health plans. If you get notified that you're suddenly not covered for a condition or you've reached your benefit limit, it could mean someone has stolen your identity.

Calls from creditors

Getting contacted by a creditor to approve or deny credit you never applied for.

To learn more helpful tips, visit [The BlogHouse](#)

No mail

If you're not receiving expected bills or other mail, it's possible that fraudsters may have redirected your mail to another address or stolen it from your mailbox.

Identity theft prevention in Canada

The harder we can make it for thieves to steal our identity, the better off we are. Here are some tips to make their lives more difficult:

Create strong passwords

Use strong online passwords. This means that your password should include a combination of capital letters, numbers and symbols. Never use one password for all your accounts.

Spot bad emails

Fraudsters love to fake official looking emails with links to fill out forms or offers that sound too good to be true. These could look like they're from a cable provider, a financial institution or even the government. Always double check the sender's address to see where the email has originated from and never click on links unless you're sure the email is legitimate.

Block suspicious numbers

We've all gotten those random phone calls and text messages from obscure places around the world. Never provide personal information over the telephone unless you initiate the call. And use the block feature on your phone to avoid being targeted repeatedly.

Cover your paper trail

Shred or destroy pre-approved credit card applications, credit card receipts, bills, and related information when you no longer need them. You should also avoid keeping a written record of your bank account, PIN number(s), Social Insurance Number, and computer password(s) around the house or in your wallet.

How we can help in the event of identity theft

Surprisingly, only 26 per cent of Canadians say they have identity theft protection or insurance.* For those who do, be sure to review your coverage with your insurance broker to understand what's included in your policy. At Johnson Insurance, we're here to help protect you by offering identity theft coverage in all home insurance policies. To learn more about home insurance through Johnson, give us a call or visit our [home insurance page](#).

This article is provided for your general information only. Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.

About the survey:

From June 25th to June 28th 2020 an online survey of 1,512 randomly selected Canadian adults who are Maru Voice Canada panelists was executed by Maru/Blue. For comparison purposes, a probability sample of this size has an estimated margin of error (which measures sampling variability) of +/- 2.5%, 19 times out of 20. The results have been weighted by education, age, gender and region (and in Quebec, language) to match the population, according to Census data. This is to ensure the sample is representative of the entire adult population of Canada. Discrepancies in or between totals are due to rounding.

* According to a recent survey commissioned by Johnson Insurance.

** <https://fcnb.ca/en/news-alerts/canadian-anti-fraud-centre-bulletin-ccb-ccs>

To learn more helpful tips, visit [The BlogHouse](#)

Thank You to Our Donors and Members!

You memberships and donations ensure we are here for the next generation! Our donors are the best! Giving Tuesday can be every Tuesday. Think about giving a membership as a gift this season.

November 30, 2021

#GivingTuesday

For over 54 years, Alberta Council on Aging has advised local, provincial and federal governments about matters relating to the opportunity for full and equal participation of older persons living in Alberta and Canada.

We need your help to improve the quality of life for older persons through education, advocacy and inclusion.

Help Alberta Council on Aging make a difference. Donate today!

- Make a one-time donation
- Make a monthly donation
- Make a donation of securities
- Donate your time!



www.GivingTuesday.ca

Learn more at <http://ow.ly/8bBt50Gr5sF>



Thank You!

Memberships and donations are our number one source of revenue!

Alberta Council on Aging Membership and Donation Form

Membership Year January 1 to December 31

Membership Type

- Household (\$25) Life (\$250/person) _____ Membership Number
- Organizational (\$60) Corporate (\$200) \$ _____ Donation Amount

Payment is accepted by cheque. To pay by credit card please contact the office or [visit our website](#)

Tax receipts will be given for donations over \$20.00

Donate online through [Canada Helps](#)

Name/s: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Phone: _____

Email: _____

- Check here if you wish to receive occasional electronic communications, including your membership receipt and communications about events in your region

Newsletter

Donations

- Electronic Newsletter Hardcopy Newsletter Name Published Anonymous

Contact

PO Box 62099

Phone: 780.423.7781

info@acaging.ca

Edmonton, Alberta T5M 4B5

Toll Free: 1.888.423.9666

www.acaging.ca

Travel insurance that's ready to go.



Get the protection you need.

As the world slowly begins to re-open, MEDOC® Travel Insurance provides coverage during your trip for COVID-19 related medical costs for up to \$5 million. For often less than the cost of purchasing insurance for multiple trips separately¹, with MEDOC you can enjoy an unlimited number of trips² during the policy year.

MEDOC® gives you peace of mind knowing you're protected. Give Johnson a call at **1.855.473.8029** or visit Johnson.ca/MEDOC to get a quote and finalize your coverage. Johnson is ready when you are.

1.855.473.8029
Johnson.ca/MEDOC

Alberta Council on Aging
An Independent Non-Profit Charitable Organization Since 2002

JOHNSON
INSURANCE
TRAVEL

Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed Insurance Intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC® is a Registered Trademark of JI. MEDOC® Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. ¹Based on a comparison of MEDOC's 17-day Plan and 35-day Base Plan against single trip plans with similar benefits. ²Maximum duration of 17 or 35 consecutive days applies to each trip outside of Canada, depending on your plan selection.