



Healthy Living in Retirement

Five Things You Can Do Now to Retire Happy and Healthy

People are choosing to stay in the workforce longer than past generations for a variety of reasons. So, it's more important than ever to make sure you are getting the most out of your work and home lives. Here are five things that will make a big difference in your health and happiness during your working years—and into retirement.



1. KEEP MOVING

It's never too late to start reaping the benefits of physical fitness. Regular activity can help reduce the risk of cardiovascular disease, reduce the risk of type 2 diabetes and metabolic syndrome, reduce the risk of some cancers, and help improve mental health and mood. It has even been shown to reduce the risk of Alzheimer's disease and can slow further deterioration for those who have developed cognitive problems. Moderate levels of weight and resistance training are also beneficial, as they can increase muscle mass and help maintain brain health.

Suggestions: Activities to incorporate into a regular routine may include walking, gardening, swimming, dancing, golf, yoga, tennis, YouTube fitness videos with weights, carrying groceries or biking. The important thing is to just keep moving!



2. BE PRESENT

Mindfulness is the practice of staying connected to the present moment or focused on the "now". It's the opposite of multi-tasking or fast-paced work. There's a reason that mindfulness is a growing trend, as it can help to reduce stress, increase productivity, and improve social relationships and work performance. By practicing mindfulness during your busy working years, you'll be well prepared for retirement.

Suggestions: Try the Headspace app, search online for a range of guided meditations or investigate the mindfulness-related resources available through your company's Employee Assistance Program (EAP), if applicable.



3. STIMULATE YOUR BRAIN

When it comes to the brain, evidence suggests that the “use it or lose it” theory holds great merit. Engaging in mentally stimulating activities can help to improve memory and result in faster thinking. Two key ways to keep your brain sharp include learning new things and participating in a variety of brain stimulating activities on a regular basis.

Suggestions: Young and old alike can benefit from online memory or video games, playing board games with family or friends, learning a new language or musical instrument, or travelling.



4. GET SOCIAL

Social activity plays an important role in healthy aging. Studies show that social interaction in older adults can help decrease the likelihood of depression, cognitive decline, anxiety disorders and dementia.

Suggestions: Connect with others who are like-minded via social media, by volunteering, getting to know your neighbours or by making regular social commitments with friends.



5. PLAN FOR THE UNEXPECTED

With the number of seniors outpacing children in Canada for the first time according to Statistics Canada 2016 census figures, the future of government health care funding may be uncertain. The Ontario Drug Benefit (ODB) at one time proposed a change that would see the annual deductible for prescription drugs increase to \$170 per person, per year from the current \$100 deductible. While this change was not approved, it is a reminder that the Ontario Health Insurance Plan (OHIP) and ODB benefits can change at any time—and can’t be relied on solely to cover future health care needs.

Suggestions: Research the private health care plans that are available for retirees now so that these costs can be planned for and budgeted. For more information on our Health and Dental Care plans, go to www.encon.ca or call ENCON Group Inc. at 1-800-387-2037.

There’s a lot that can be done to ensure that the years ahead are the best they can be. These five things can go a long way to improving your quality of life now and in the future.

Sources:

Centers for Disease Control and Prevention, online: <https://www.cdc.gov/physicalactivity/basics/pa-health/>

Helpguide.org International, online: <https://www.helpguide.org/articles/alzheimers-dementia-aging/preventing-alzheimers-disease.htm>

David Parkinson, Janet McFarland and Barrie McKenna, “Boom, Bust and Economic Headaches”, *The Globe and Mail*, (Jan. 5, 2017), online: <https://www.theglobeandmail.com/globe-investor/retirement/the-boomer-shift-how-canadas-economy-is-headed-for-majorchange/article27159892/>

Associated Press, “Why mindfulness has become a trend and how you can do it”, *Daily Mail*, (Feb. 24, 2016), online: <http://www.dailymail.co.uk/wires/ap/article-3462704/Why-mindfulness-trend-it.html>

Any description of ENCON products provided in this publication is for information only and does not contain all terms, exclusions and conditions of the policies. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.