

MARCH 2022

# be well.

MEET OUR MEMBER  
BILL DICKIE

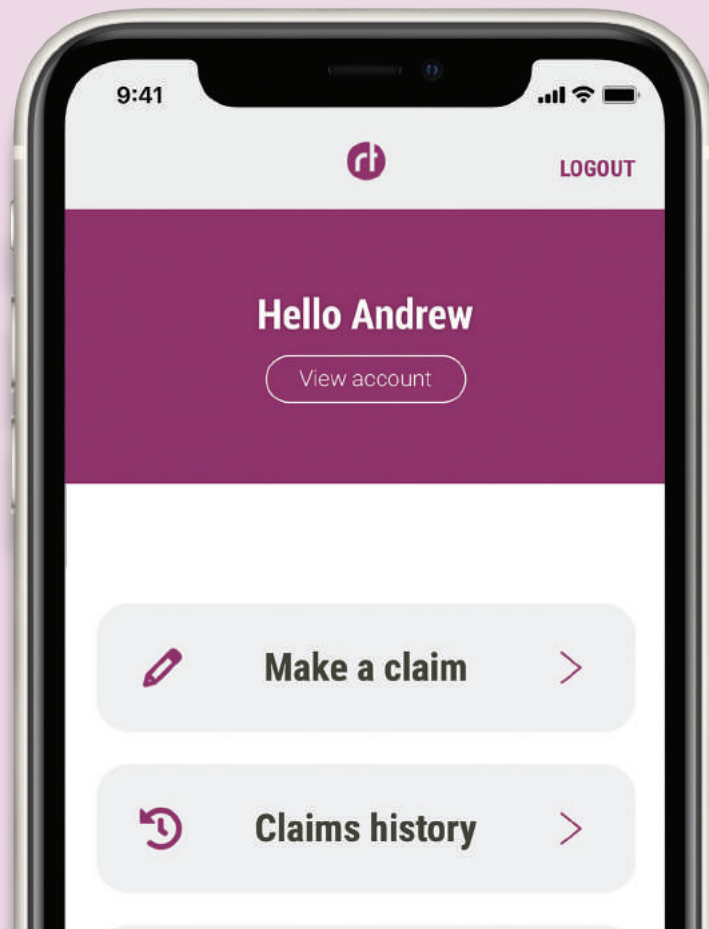
HEALTHY HABITS:  
KIDS AND SCREENS

VANESSA LOW  
– PARALYMPIC  
GOLD MEDALLIST  
& TRACKSAFE  
AMBASSADOR

rt health



# Submit your claims with the rt health mobile app



# Contents

From the Chief Officer	News	<b>03</b>
Vanessa Low – Paralympian gold medallist & TrackSAFE ambassador	Feature	<b>05</b>
Meet our member: Bill Dickie	Community	<b>09</b>
Meet our member: Joy Calley	Community	<b>15</b>
Wearable tech – can it help improve your health?	Health and wellbeing	<b>19</b>
Screen time and eyesight: how to develop healthy habits in kids	Health and wellbeing	<b>21</b>
When might I need a colonoscopy or an endoscopy and what are they?	Health and wellbeing	<b>25</b>
How to make the most of your Extras	Private Health Insurance	<b>27</b>
From the archives – Australia & the Spanish flu	Health and wellbeing	<b>29</b>
Quinoa stuffed sweet potatoes	Health and wellbeing	<b>31</b>
Baked sweet potato fries	Health and wellbeing	<b>33</b>



# From the Chief Officer

It's hard to believe it's March already and we're sending yet another issue of *Be Well* magazine. A very happy but belated New Year to all our valued members.

The year is certainly in full swing and the team at rt health continues to thrive as we integrate into the HCF family, following our merger in November last year. We've been working hard behind the scenes to prepare a rollout of new member benefits and advantages. Of course, the first has been the freeze on our premium increases until November 2022 – our way of giving back to members some of the savings made due to COVID-19. You'll also soon be hearing more about access to HCF clinical services for dental and optical – so keep an eye out for communications from us. And, we're excited to be able to provide more value for families from 1 April by offering cover to adult dependants on

your policy – right up until they turn 31. Knowing your kids' health is protected is one of the main reasons for having private health insurance. From 1 April we're offering cover to adult kids – whether they are students or working – right up until their 31st birthday. Full-time students can remain covered for free and working kids can remain covered for an additional premium (less than the amount they'd pay for an equivalent single person cover). Give our team a call if we can help.

Remember, now that we're part of the HCF Group, you'll continue to receive the same dedicated and individual service you love – backed by the security and benefits of being part of Australia's largest not-for-profit health insurer.

We continue to assess the ongoing impact of COVID. A lot has changed for many of us, including



the way we work and socialise, but it's wonderful to see everyday life gradually beginning to return to 'normal'. We welcomed the recent lift on elective surgery restrictions in both NSW and Victoria. This is an important step in our return to supporting the full range of services our members want from their health insurance. We expect to receive more claims for elective procedures, as well as Extras, over the next few months. Many of you will now be able to undergo valuable treatment and procedures that have been delayed. There has never been a more important time to hold private hospital cover and have the security of access to timely treatment with your choice of doctor/specialist.

Many of our members, particularly those in the rail, transport, energy and electrical industries, will have experienced a tough start to the year with the

impacts of COVID-19. The important work people in these industries do was never more evident than at the start of 2022, when we saw first-hand how vital logistics and supply chain teams are to keeping our nation moving. Often the unsung heroes, these workers carry the everyday lives of Australians on their shoulders as they organise the supply, transport and distribution of essential products across the country. A shout out to you all on your tenacity and grit during a difficult period.

Take care and Be Well.

A handwritten signature in black ink, appearing to read 'S. Tregagle', with a stylized flourish underneath.

**Simone Tregagle**  
Chief Officer – rt health

---

“My biggest  
adversity turned  
into my biggest  
opportunity.”

---

Vanessa Low



# Paralympic gold medallist & TrackSAFE ambassador

Australian Paralympian and TrackSAFE ambassador Vanessa Low lost both her legs in a rail accident when she was a teenager living in Germany. She now helps to educate young people and children about safety around railways and light rail lines.

“When I first moved to Canberra in 2016, there was no such thing as a light rail around. There were no trams or anything in the city,” says Vanessa.

“So, when the light rail finally got introduced in 2019, I got in contact with the organisation (TrackSAFE) and I said I felt like it could be very beneficial to not wait until an accident happens and actually do a bit of education around this before it does,” she says.

“I said, look, this is how I lost my legs. And I can give real safety advice and make people understand it’s not just a number on a piece of paper, of people who have accidents, but actually real stories behind them and real families that are affected. And that’s kind of how it started.”

At the beginning of her involvement with TrackSAFE, Vanessa started speaking with children at schools, as a lot of them take the light rail to school. “We thought this was probably the easiest way to have reach and make an impact early on.”

Vanessa also became involved in safety campaigns, and rail safety week, where she told her own story. “I mainly just donate my time and try to find opportunities to help people understand why. It’s just sometimes remembering that we’re all human and we need to do our best to make sure everyone stays safe.”

Vanessa met her husband and fellow Paralympian, Scott Reardon, on a trip to compete in the London Paralympic Games in 2012. Scott lost a leg in a farm accident in Australia when he was just 12 years old, in 2002.

## She now calls Australia home

After a year of being friends, the pair became a couple and Vanessa moved to Australia to be with Scott. At first Vanessa remained a competitor for the German Paralympic team, but being so far away from the rest of the team and other obstacles to training on the other side of the world eventually saw her switch allegiance to the Australian team.

The couple are now based in Canberra, where they have access to the Australian Institute of Sport, which boasts some of the best training facilities in Australia.

Speaking from her husband’s parents’ farm, a couple of hours’ drive from Canberra – where the couple had their end-of-year break – she says both she and her husband are originally from small towns, hers being Ratzeburg in North Germany and his Temora, NSW.

“So, we are not really big city people,” Vanessa adds. “But we do like the other amenities in Canberra that a big city can provide – restaurants, for example.”

Previously a competitor in both the sprint and long jump, Vanessa is now focusing on the long jump as her event. At age 31, she says she will probably compete a bit less moving forward, but still has her sights set on the 2024 Paralympics in Paris. She says the “silver lining” of the 2020 Paralympics being moved to 2021 due to the COVID-19 pandemic, means there’s only three years between the Games.

**Continued over page >**



### Paralympic ‘power couple’

Having trained alongside her husband for the past five years, this will continue even more intensely, as Scott has now retired from his events and become her coach.

Vanessa won gold and silver medals at the Rio 2016 Paralympic Games, while still competing for Germany. She then switched to representing Australia, to compete in the Tokyo Paralympic Games of 2020 (held in 2021 due to the COVID-19 pandemic). She broke her own world record three times in the final, jumping to victory to win her first gold medal for Australia, with a final leap of 5.28 metres.

Husband Scott Reardon won a silver medal at the London 2012 Paralympic Games and a gold medal at the Rio 2016 Paralympic Games.

The pair were dubbed the “power couple of Australia’s Paralympic team” in the Sydney Morning Herald in August 2021.

In terms of being safe around trains and trams, Vanessa says that she would love to just encourage people to be more mindful.

“I think if we actually understand that we need to live in the here and now a little bit better, that doesn’t only keep you safe and people around you safe, but also makes for a healthy-living, whole-quality life.

“So, I think rail safety is not necessarily just about standing far away from the track or whatever. I think it’s more being conscious that life is about what happens, and we need to be paying attention to what’s happening around us. Just to be more aware.”



## Embracing diversity

Asked what else she talks about to the children she speaks to in schools, Vanessa says rather than focusing on having a disability, she helps the kids understand that “what makes us different also makes us special and makes us bring something different to the table.

“I help them understand that we can embrace our diversity, both within schools, as well as in sport and in everyday life. And I think that my biggest adversity turned into my biggest opportunity. And if more people understand that, we can embrace these differences as part of us. And not necessarily try to hide it and look like everyone else, but actually embrace who we are as a person. We can discover those opportunities for ourselves.”

---

**“What makes us different also makes us special and makes us bring something different to the table.”**

---

She sees the role of sport as hugely important. “It has really grown as part of essential life, because sport is something that we can come together over, and is really independent from your gender, where you come from or what language you speak.

“And it’s something that unites us. I think if you focus more on what we have in common, rather than what makes us different, we can all come together as a society in a more positive way. I think sport is a really good enabler to help people do that. And sometimes it’s so easy to stay within your own little circle of people who you work with, but this allows you to actually be exposed to different societies and different communities.”

Outside of sport, Vanessa has a degree in audiovisual media and says she would love to dive back into a bit of that creative work, as she really loves doing it. She also enjoys mentoring younger athletes.

Long term, she says that she and husband Scott “have a bit of a long-term concept of what we want our lives to look like, but we are open to life changing all the time.”



## TrackSAFE

TrackSAFE is a registered harm-prevention charity, established by the Australian rail industry, to reduce deaths, injuries and near hits on the rail network.

**Visit: [www.tracksafe.com.au](http://www.tracksafe.com.au)**

---

**“For a boy to be able to get out and have 580 acres to roam around in, do what you want to do, that’s not a bad life.”**

---





# Bill Dickie

Bathurst rt health member Bill Dickie, 80, grew up on a soldier settlement farm between Bathurst and Hobbys Yards near Blayney, NSW.

He's just one of many rt members who can provide great insight into the colourful history of rail in Australia and the impact delivered by hardworking men and women over a number of decades.

After the two world wars, the Australian Government created the Soldier Settlement Scheme, which provided land to returning discharged soldiers. The scheme was administered by the state governments. After WWII, some of the bigger farm holdings in NSW were purchased and split up to benefit these returned ex-servicemen, such as Bill's dad.

Through a ballot, Bill's father was lucky enough to get a block of 580 acres in 1950.

## Lots of land but no house

Bill recalls the immense impact this land parcel had on his family – both in terms of the huge amount of work to be done to develop it for stock and for them to reside on.

"I was the only boy in our family; I've got four sisters," he says. "I have a vivid memory of one of my sisters the first time they came to see the land, asking where the house was. It had three paddocks – two big ones and one smaller one – no house, no sheds."

Bill says the first thing that needed to be built was a house. And eventually, because of the number of stock the family was running, they had to do a lot of fencing.

He speaks with great affection of those times in his young life – and of the memories he has of his family.

"For a boy to be able to get out and have 580 acres to roam around in, do what you want to do, that's not a bad life."

Bill left school in 1956 and worked on the family farm for approximately 15 years. During that time both he and his parents were able to make a living off the farm.

**Continued over page >**

## From the farm to the railways

“But because of things that happened, Britain going to the European market area in the late sixties, the price that we were receiving went down and we couldn’t increase the output on the farm.”

As a result, Bill joined the railway in March 1971 and stayed on partly because of the regular income, including “getting time-and-a-half for Saturday work, double time for Sundays, paid holidays, paid and public holidays, and able to get sick leave”.

These advantages drew Bill to his new working life on the railways. He looks back on his time, and the opportunities he had to work across metro and then NSW’s Central West with a grateful heart.

He has an uncanny talent to attribute dates to his extensive tenure across the NSW rail network.

His first appointment was as a signalman at Maryborough. “In October 1971, I went back to Blayney as a safe-working-station assistant, where I worked on the platform. My official job was also to work the trains through when the station master was otherwise engaged.”

He went to Millthorpe in 1973, as a fourth-class assistant station master. And in October 1973, to Newbridge as a third-class assistant station master. “I took telephone calls, sold tickets, loaded wool,” he says of his many duties.

“And in 1980, I was posted to Bathurst as a second-class assistant station master. Again, if I was on duty, generally running the station a lot of the time when I was in Bathurst, I did outside work as a worksite protection officer with the track machines.”

## Camaraderie

Bill says he enjoyed the camaraderie of the railway and the interactions he was able to have with people – both workmates and customers.

“I did enjoy dealing with people, different people. Some were an absolute joy to associate with, some weren’t necessarily.”

He also reflects on how much some places changed over the years.

“One of the big local changes that I’ve seen was from when I first went to Newbridge, it was a wool-loading centre. The first financial year I was at Newbridge, we loaded 6,000 bales of wool. But if you drive around the Newbridge area now, you’ve got a job to even see a sheep.”

When Bill started working on the railways, he recalls that “every big station had an rt rep, one of the station staff.

“Because I had a young family, I decided that we needed hospital insurance and joined rt in 1974 and have remained with rt ever since. Unfortunately, I do have a fairly sizeable medical history and rt has given me peace of mind. The beauty of it is, you can get in hospital a lot quicker.”

The boys in Bill’s family have continued to be outnumbered by the girls, with he and his wife having one son and two daughters, five granddaughters and one grandson.

## Soldier settlement scheme

After World War I and World War II, the Australian Government created the Soldier Settlement Scheme, which provided land to returning discharged soldiers throughout Australia. The scheme was administered by the state governments.

During the First World War, state and federal governments agreed to coordinate efforts to build farming communities of returned soldiers and their families.

Officials modelled soldier settlement on prior efforts to populate the Australian inland by splitting up large pastoral estates into small farms.

---

**“Because I had a young family, I decided that we needed hospital insurance and joined it in 1974 and have remained with it ever since.”**

---

### **Keeping fit**

Bill tries to fit in a lot of exercise, and currently is working with an exercise physiologist twice a week. And, of course, Bella (the family dog) loves to go for a walk. “Having wonderful family is a big key. And my family is really great,” he says.

“I’ve always exercised reasonably well. Sometimes when I was working at the single-line stations, there was a lot of walking involved, particularly when I was at Millthorpe. When I was at Newbridge there wasn’t so much walking because we were doing it all from the signal box, but then you do other things. Currently, I play golf at least twice a week. I go to an exercise class every Tuesday afternoon. We walk every Wednesday morning.”



**Millthorpe NSW Railway Station**



As a volunteer at the Bathurst Rail Museum, Bill has high praise for this grassroots approach to conserving rail history.

“It does a spectacular job of preserving and allowing ex-railway people to record their presence with a plaque.” The museum is housed in the historical Railway Institute building. Built in stages from 1909, it was the place to be for rail employees and their families to enjoy social gatherings, celebrations, and gain access to important vocational education courses. A fitting home for the Bathurst Rail Museum, the building has been extended to house the museum, and a model railway the size of a tennis court.

Reflecting on his time working on the railways, Bill says the weather can have an enormous effect on the system. “Heavy rain can cause landslides and slips. And, of course, severe flooding. The water

depth has only got to be about two inches over the rail level and diesel electrics can’t run.”

And extremes of temperature from the very cold to the very hot. “During extremely hot weather, the timber sleepers could become misaligned, although they’ve pretty near solved that problem with the use of concrete sleepers.

“I remember having to be out one morning at about four o’clock and the recorded temperature that morning was minus 12. And I had an interesting experience while I was working at Blayney at about three o’clock in the morning in winter. I had to let a train into the loop and to do that I had to operate the ground-lever frame, and I forgot to take gloves. When I put my hand on the steel handle and tried to remove it, I thought I tore the palm off my hand (it was so cold). I always took gloves after that.



“The amount of snow that we had around here never seemed a worry. Of course, in automatic signalling areas it’s the same with snow or rain, but if water gets in the wrong place, it stops the automatic signals from actually working.”

After working “a lot around the west,” Bill says, “in about 1995 various things happened on the railway, and I ended up working with CountryLink as a customer attendant, and I was made redundant in 2006”.

As a passenger, one of the highlights of travelling on trains for Bill was a trip on the Indian Pacific from Perth a few years ago.

### **Helping hand for a passenger in need**

Asked what some of his favourite memories are of working on the trains, Bill breaks into a smile as he fondly recalls one interaction that had an immense

impact on the way he viewed his work. It’s his favourite memory of his time on the railway.

“When I was working for CountryLink, at Lucknow, a young lady on the coach didn’t have any money. She’d forgotten her purse. And I bought her ticket. It only cost a couple of dollars, but the letter that I got from her parents was really nice. It praised me and thanked me for my help, and there was a lottery ticket in it that ended up being worth a lot more than what I actually paid for the train ticket.”

Bill is just one of dozens of long-term rt members who are proud to reminisce about their working careers with the railway, as well as their relationship with rt health. We’re so proud to be able to tell their stories.







# Joy Calley

One of rt health's oldest members Joy Calley, aged 95, lives in Coolangatta on Queensland's Gold Coast. Joy is an rt health member as her husband had a career working on the tramways and joined the Railway and Tramway Hospital Fund (now rt health) before the couple even met.

Joy and her husband originally lived in Earlwood in Sydney, near the tramway, where Joy also lived as a child. "I lived opposite the Returned Soldiers Buildings, and they had dance music every Friday night. And I met him at a dance. And then at the end they have one final dance. He said, 'I'll stay and dance with you'."

They had three children: a boy, Clifford, and two daughters, Gail and Sue. Joy now also has seven great grandchildren. Joy's children Cliff and Gail live nearby in Brisbane and her daughter Sue lives in Sydney.

"We had a lovely unit in Coolangatta, but unfortunately my husband passed on. So, I was left alone and needed Gail's help and guidance. She started looking after me and that was it.

"My husband was perfect. Not much you can say about men at times, but mine was perfect," she says. "He worked at the tramways, that's right. He was in the war then went to work in the tramway, driving trams in those days."

The couple were married in 1949 and lived in Sydney till 1973. They then moved north to Tweed Heads in 1973, eventually settling in Coolangatta.

**Continued over page >**



When Joy and her husband first decided to go north on his motorbike, Joy's mother was horrified. "She said: 'You are not going on that terrible motorbike'. And I said, 'We are, Mum, we're going north on it'."

She says her husband "wanted us all to be healthy and strong. And the only way he could do that was to make sure we all had health insurance. And from there on, we were healthy and strong, paid our money to the fund and stayed members ever since.

"We never really had any problems. You got up each day and did what you had to do. And that's all there is to it. The children have got to be at school at a certain time. And before you know it, they're home from school and you've done your housework and cleaning for the day. So, you're busy, busy, busy."

Before she was married, Joy worked at the Grace Brothers department store near Central Station in Sydney. "It was a lovely spot. You nicked in on the tram every morning, it was very quick," says Joy. "It was fairly easy going in those days."

Both of Joy's daughters, Gail and Sue, also worked for a time at Grace Brothers. (The original Grace Brothers building where Joy worked now houses the Broadway shopping centre.)

Joy says back in "those days" women stopped working when they married. "All women stayed home and looked after the family and children and the household."

Asked how she's stayed healthy throughout her long life, Joy says walking and talking and drinking plenty of water. "Walking and talking – talking too much, I think. I've just always been a walker. I usually eat everything that comes my way. I know when I'm not feeling well, I've neglected to drink enough water. You just have to have nice water all the time. No headaches after that. Water's the thing that saves you."

Joy and her husband travelled quite a bit in their retirement and went on many cruises. "There are plenty of places to travel. All you have to do is save up your pennies and go on your holidays."

She loved the cruises. "Every day, everywhere we went. We went with a friend of mine and her husband and we enjoyed every bit of it. The four of us were always together."

At rt health, we're very fortunate to have long-serving, loyal members like Joy, who help us to recall the stories of years gone by as well as to solidify their place in our history and community.

---

**“(He) wanted us all to be healthy and strong. And the only way he could do that was to make sure we all had health insurance.”**

---



# Wearable tech – can it help improve your health?

Wearable technology has come a long way from when you wore a plastic pedometer on your waistband to count your steps. Smart watches, fitness trackers and smart phones now do so much more – and can contribute to positive health outcomes.

ABC News\* (Australia) reported in December 2021 that approximately one in five Australians own a wearable technology device such as a fitness tracker or smart watch, and about a quarter use a mobile app or website to monitor their activity levels and health. And sales are predicted to grow over the next five years.

Maybe you received a smart device for Christmas? Many smart watches and fitness trackers now not only track steps, but also count calories burned, monitor heart rate and are able to analyse data to give you a better picture of your overall health.

A fairly new item in the wearable tech arena is the smart ring. Smart rings have the potential to monitor heart rate, track blood oxygen and track sleeping. They use NFC (near field communication) technology to interact with your smart phone, tablet or computer. They can also measure heart rate variability (HRV), respiration rate, temperature and blood oxygen.

Australian company Opuz is developing a wearable ring that monitors blood glucose levels. Unlike current blood sugar measurement options, this is a non-invasive and pain-free method. This should make for an amazing resource for diabetics. The company conducted clinical trials in November 2021.

The advantage of many wearable tech items is that they give you a record of health data in your smart phone that you can potentially show to your doctor.

With some devices able to measure and analyse your deep sleep, REM sleep, light sleep, nightly heart rate and bedtime schedule, they might be able to point to the root cause of poor sleeping patterns and insomnia.

## More than just fitness

Fitness trackers have reportedly saved lives by picking up unusual data. For example, sudden and unexplained changes to heartbeat have sent wearers to see medical professionals, potentially preventing heart attacks. While these instances have been rare, keeping a close eye on your health, whether it's normal or not, is the exact reason these devices were invented.

And what does the future hold? Technological breakthroughs mean we can look forward to advanced medical tech like smart clothing made from infused fabric that can track your biometric data. And companies like Brisbane-based Wear Optimo are developing wearable micro sensors to help save lives, prevent disease and deliver real-time information on the wearer's health signals.

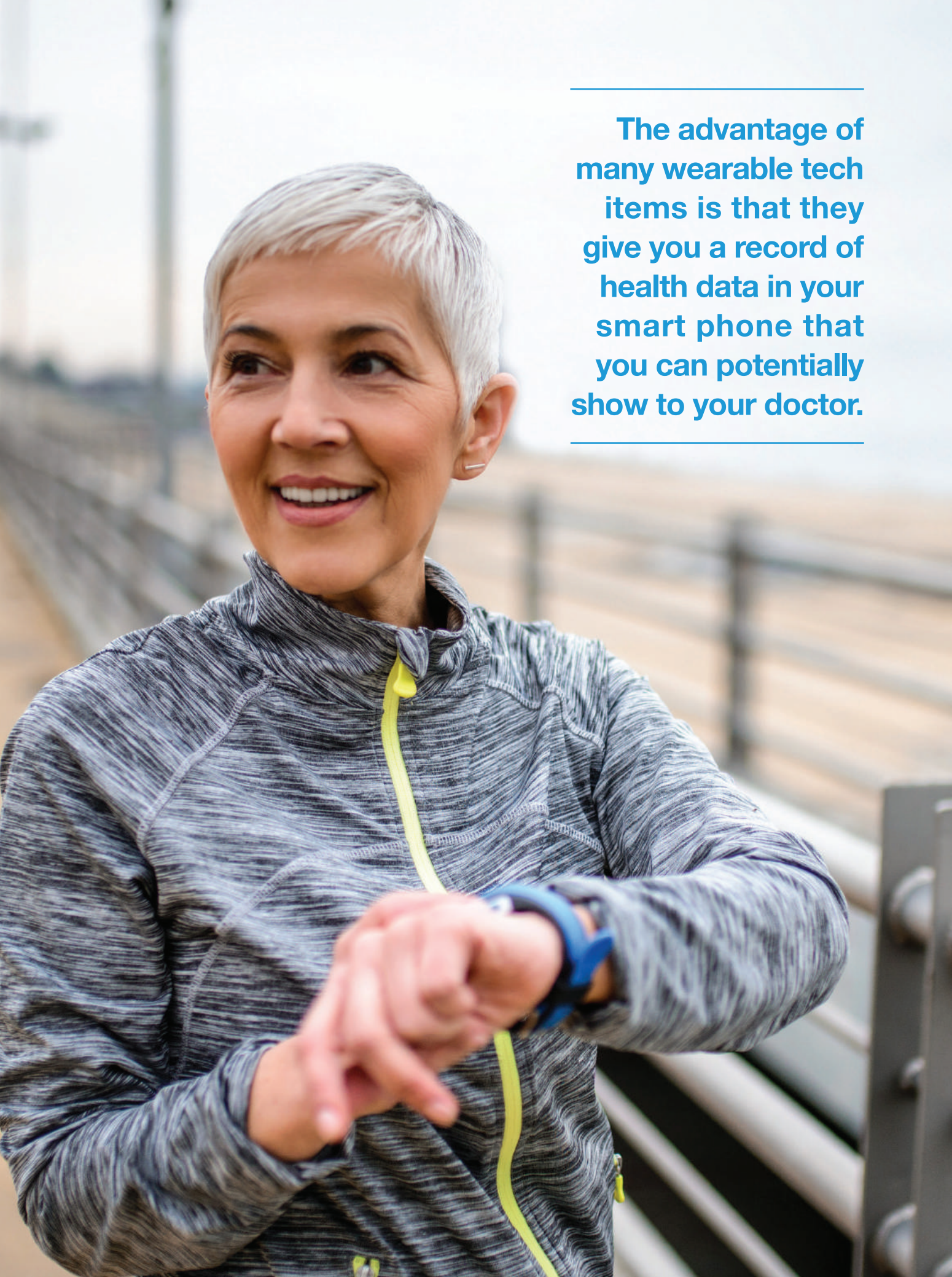
## Advantages of using wearable technology in fitness

- Accountability
- Goal setting
- Motivation
- Monitors heart rate
- Enables you to stay connected
- Engagement

\*[www.abc.net.au/news/2021-12-13/wearable-fitness-trackers-do-they-work/100691444](http://www.abc.net.au/news/2021-12-13/wearable-fitness-trackers-do-they-work/100691444)

Additional information sourced from HCF article: [www.hcf.com.au/health-agenda/body-mind/physical-health/wearables-and-your-health](http://www.hcf.com.au/health-agenda/body-mind/physical-health/wearables-and-your-health)

DISCLAIMER: This wellbeing message is brought to you by the health and wellbeing team at rt health – a division of the Hospitals Contribution Fund of Australia Limited. The health information provided here is intended to be informative only and should be carefully evaluated for its source, accuracy, completeness and relevance for your purposes. It is not a replacement for professional medical evaluation, advice, diagnosis or treatment by a healthcare professional. Always obtain appropriate professional advice relevant to your particular circumstances.



---

**The advantage of many wearable tech items is that they give you a record of health data in your smart phone that you can potentially show to your doctor.**

---



# Screen time and eyesight: how to develop healthy habits in kids

When her daughter Lizzie started high school in 2020, Wenying Han noticed a dramatic increase in her screen time. “Primary school was more outdoors — lots of running around on the grass. High school was different. Lizzie had to take a laptop and she got a phone to stay in touch with friends.”

With a history of myopia (short-sightedness) herself, Wenying was conscious of wanting her daughter to stay away from screens where possible, but admits she had to be realistic. “I didn’t want to be too harsh. She’s a teenager. They use their phones to connect with each other.”

Instilling healthy habits in kids around screens is tough for parents and carers at the best of times. Throw a pandemic into the mix, and setting boundaries around screen time for our young ones becomes even trickier.

But research shows an increase in myopia among children since the pandemic began, and experts are wondering if screens are to blame. One study has revealed an almost 400% increase in six-year-olds with myopia symptoms during the COVID-19 lockdown in 2020.

“Family history and limited time outdoors are known to be contributing factors,” says Senior HCF Optometrist, Whitney Lam. “Our increased dependence on screens, and being locked down during the pandemic, can certainly increase our time indoors.”

With this increase in screen-related eye conditions, it’s important we try to encourage kids of all ages to develop healthy digital habits.

## The link between screens and eye strain



HCF data shows over 20% more school-aged children claimed for glasses or contact lenses in 2020, compared to figures from five years ago.

“Digital exposure for children and adolescents has increased significantly during lockdown periods,” says Dr Kristy Goodwin, one of Australia’s leading digital wellbeing experts. “[Both groups] are reporting an increase in eye strain symptoms, including headaches, blurred vision, tired eyes, redness or dry eyes after long periods in front of screens.”

“When children and teens are learning online — whether at school or remotely — and also spending their leisure time online, their occipital and temporal lobes, which process the [information] from digital devices, are working incredibly hard.”

In addition to fatigue and eye strain, another way devices could be harming our children’s sight is simply by reducing the number of hours they’re doing anything else, like spending time outside.

“Developing eyes aren’t meeting the recommended amount of two hours a day of what I call ‘green time’, which is time in natural sunlight,” says Dr Goodwin. “Not only is this critical for overall eye health, there are many studies that show children who spend more time outdoors are less likely to be short-sighted as adolescents.”

## The effects of screens on our sleeping patterns



Being on our devices all day can also affect our sleep because exposure to blue light impacts the brain’s ability to produce the sleep-inducing hormone, melatonin.

“Exposure to blue light has also increased, particularly during the evenings,” Dr Goodwin explains. “This not only delays the onset of sleep, but can also shorten critical phases of the sleep cycle, impacting mood, immunity, focus and learning.”

Some scientists believe that teenagers are particularly sensitive to the effects of blue light, as young eyes let more light in. In fact, according to the Sleep Foundation, excessive screen time has been linked to insomnia in teenagers – and particularly when social media is used late at night, this can eat into sleep time by boosting alertness and delaying the natural onset of sleepiness.

## Building healthy screen habits from day one

It's never too early to start building healthy habits around digital devices with your kids.

"I often say to parents, the minute you hand your toddler a smartphone or a tablet, is the minute you need to start having these conversations to cultivate digital wellbeing skills," says Dr Goodwin.

As with any healthy habit, the sooner we start helping our children manage the way they use devices, the more potential eyesight problems we can prevent. While lockdowns and homeschooling have made it harder for busy parents to monitor the time kids spend staring at screens, Dr Goodwin says not to get hung up on recommended hours, and instead focus on the bigger picture.

"We have evidence that tells us that there's a displacement effect, particularly for young children, because they have a limited number of waking hours each day. We need to make sure their fundamental physical and psychological needs are being met, and that screen time isn't displacing those needs. So, are they getting enough physical activity, are they spending enough time outside, are they using lots of language, are they playing, and are they getting enough sleep?"

## Is one screen better than another?

When we talk about screen time, we often think of smartphones, tablets, and even smartwatches. But what about TV? Are all screens really as bad as each other when it comes to eyesight?

"Government guidelines consider screen time to include televisions, laptops, smartphones and gaming consoles. The full gamut is under one umbrella. But they are different experiences," says Dr Goodwin. "Watching TV before bed is usually a better choice than a handheld device, for two reasons. First, TV

doesn't tend to emit as much blue light, which interferes with sleep patterns. Second, TV is a passive activity, and doesn't have the hyperarousal effect we associate with other devices."

## Help for eye conditions

When Lizzie started to complain of problems with her sight, Wenying made an appointment with her HCF optometrist. "She was prescribed eye drops, then specialist glasses, to slow down the progression of her myopia. HCF was very supportive and helpful and the advice was spot on. We do our best as well. We insist on Lizzie taking her recess and lunch breaks outside, we walk the dog, go scootering and play netball. Anything to get her outside and in the sun."

Keeping a close watch on your children as they're using devices can help reveal potential warning signs. If your child is squinting, rubbing their eyes, or complaining of headaches, their sight could be struggling. Thankfully, there are treatments your optometrist can recommend.

"Special glasses, contact lenses and drops have all shown evidence of slowing myopia in children," says Whitney. Children should be tested annually to pick up any early signs of eye conditions. However, if you notice any symptoms in your kids, it's a good idea to bring your kids in earlier than the annual check-up for that to be addressed.

## Tips to prevent eye strain in children

"I was shocked when Lizzie's laptop said she was using it on average eight hours a day," says Wenying, who says she tries to get her daughter outside as much as possible on school days, and the laptop stays shut at the weekend.

Prevention is always better than cure, so it's vital we encourage our kids to develop healthy digital habits early on. But with so much education and socialisation done via screens, what are busy parents supposed to do?

There are some easy – and realistic – ways parents can help children look after their eyesight, even during times when we rely on screens to homeschool, work, and save a little of our sanity.



# Tips to prevent eye strain



## Take a (quality) break

Sunlight is vital for overall good eye health, and it's recommended that children spend a minimum of two hours outside every day. While it doesn't have to be all in one block, Dr Goodwin recommends starting the day by heading out of the house if it's practical. "Natural sunlight between 8am and 12pm can help reset the circadian rhythm, which will improve quality and quantity of sleep, and help fight fatigue."



## Get some shut-eye

A particular favourite with tired parents (who hasn't played the 'sleeping' game with an overactive toddler?), Dr Goodwin recommends closing your eyes. "Get kids to close their eyes for 10 seconds or longer. Not only does this give the occipital and temporal lobes a rest, the alpha brainwaves, which help you stay focused, increase from just a 10-second period of closing your eyes."



## Go analogue

With so many children having to use devices for education, parents and carers need to be creative when it comes to getting them away from a screen. Dr Goodwin suggests going oldschool. "Where possible go analogue! Print out what they need to work on so they can write by hand. As well as helping with retention of information, it's an easy way to reduce digital exposure."



## The 20-20-20 rule

Every 20 minutes, ask your child to look away from their device, stare into the distance for 20 seconds, and blink 20 times. "One of the reasons we get eye strain is our blink rate drops dramatically when we look at a fixed object, which is why we get dry eyes," says Dr Goodwin.

# When might I need a colonoscopy or an endoscopy and what are they?

You may have heard about these procedures – or even had one yourself – but what exactly are colonoscopies and endoscopies and what are they used for?

A colonoscopy is a type of endoscopy that examines the lower part of your digestive tract, which includes the rectum and large intestine (colon). An endoscopy is a non-surgical procedure to examine the digestive tract. So, in essence, a colonoscopy is through the rectum, and an endoscopy is conducted through the mouth as the entry point.



## Colonoscopy<sup>1</sup>

This procedure is carried out using a flexible tube with a camera and light at the end – a colonoscope – which is inserted into the anus through the rectum so it can view the inside of the large bowel or colon. This transmits images to a screen for your physician to view signs of medical conditions. As the tube is flexible it can be turned around curves, allowing it to travel through the length of the colon. It can be up to one centimetre in diameter, so this procedure usually requires twilight sedation to prevent the patient experiencing discomfort and abdominal pain. A gastroenterologist may recommend a colonoscopy to investigate unexplained changes in bowel habits.

Colonoscopy is considered the premium screening method for colorectal cancer, for its ability to view the entire colon and both detect and remove polyps during the same procedure. Colonoscopies allow medical professionals to take a detailed look at the rectum and entire large intestine (colon). Because all colorectal cancer begins as precancerous polyps, removing these polyps during a colonoscopy may prevent this deadly disease.

But before sending you for a colonoscopy, your doctor will most likely recommend a bowel cancer screening test (Faecal Occult Blood Test<sup>2</sup>), which you can carry out in the comfort of your own bathroom and send the sample away to be diagnosed.

### Colonoscopy is used:

- to identify the cause of gut-related problems such as abdominal pain or bleeding from the anus
- after a positive bowel cancer screening test
- where there is a high risk of illness due to chronic bowel disease or a family history of bowel disease such as bowel cancer
- to identify the cause of unexplained weight loss
- following a recommendation from a previous colonoscopy.

## Endoscopy procedures

Generally, endoscopy procedures are carried out using an instrument called an endoscope, which is a long, thin, flexible tube with a camera at the end. This provides high-quality images of the throat, oesophagus, stomach, rectum and colon. For the instrument to be inserted with the least stress, the patient is usually put under twilight sedation.<sup>3</sup>

Depending on the condition being investigated, sometimes a wireless capsule camera is used instead of an endoscope, which the patient swallows at the doctor's surgery. This is called a wireless capsule endoscopy. It is basically a camera inside a pill. This is necessary to view the small intestine, as its size and position makes it hard to view during a traditional endoscopy. The patient wears a data-recording device around their waist so that as the camera capsule journeys through the patient's digestive tract, the waist device records thousands of images, allowing the physician to diagnose existing conditions.

### Conditions that can be diagnosed by endoscopy:

- gastroesophageal reflux disease
- ulcers
- cancer link
- inflammation or swelling
- precancerous abnormalities
- stomach cancer and oesophageal cancer
- coeliac disease
- strictures or narrowing of the oesophagus
- blockages
- helicobacter (pylori)
- stomach and duodenal ulcers (peptic ulcers)
- Barrett's oesophagus
- liver disease, cirrhosis, portal hypertension.

<sup>1</sup> healthdirect.gov.au Colonoscopy | healthdirect

<sup>2</sup> Cancer Council: Faecal Occult Blood Tests (FOBTs) | Cancer Council Victoria (cancervic.org.au)

<sup>3</sup> 'Twilight sleep' is a means of dulling consciousness with sedative and painkilling drugs in order to perform minor procedures. From the Australian Society of Anaesthetists.

# How to make the most of your Extras

Looking after your health and wellbeing is one of the main reasons most of us have private health insurance. Whether it's a regular physio appointment or making sure the kids have their dental check-ups, your Extras cover is your ticket to staying well.

With the new year underway, now is a great time to make sure you're getting great value from your Extras policy.

The best way to plan for the year ahead is to understand your benefits – we make that simpler for you in our cover guides. Your cover guide is a snapshot of the services covered and the benefits you can expect to receive throughout the year.

If you don't have our cover guides handy, they're available 24/7 under the 'Your Cover' tab on our website.

We used our Premium Extras (which will be called Top Extras from 1 April) as a guide.

## Specialist therapy services

With benefits also available on Specialist Therapy services including chiro/osteo, orthoptics, dietetics, audiology, podiatry (and more) there's plenty of opportunity to be well and stay well by using your Extras cover.

### Service

Specialist therapies  
Physiotherapy

Chiropractic | Osteopathy

Occupational therapy

Orthoptics

Dietetics

Audiology

Podiatry

## Benefit

It's worth knowing that most providers charge above these fees, so you'll just need to pay the gap on each visit.

As an example, if your physiotherapist charges \$85 a session, you'll be able to claim (on the spot via HICAPS or via our app) \$45 for each visit (\$50 for your first consultation). This means you'll be able to get the benefit of regular sessions through to the end of the year.

### PREMIUM EXTRAS COVER

	Benefit	Annual limit
Initial consultation	\$50	\$550
Subsequent consultation	\$45	
Group consultation	\$35	
Initial consultation	\$40	\$500 <i>combined chiropractic and osteopathy limit</i>
Subsequent consultation	\$35	
X-ray	\$100	
Initial consultation	\$40	\$500
Subsequent consultation	\$35	
Initial consultation	\$40	\$500
Subsequent consultation	\$35	
All consultations	\$80	\$500
Initial consultation	\$40	\$500
Subsequent consultation	\$35	
Biomechanical & gait assessments	\$35	
Initial consultation	\$40	\$500
Subsequent consultation	\$35	
Group consultation	\$35	
Initial consultation	\$60	\$160
Subsequent consultation	\$35	
Group consultation	\$35	
Initial consultation	\$50	\$500
Subsequent consultation	\$35	

## Annual limit

Premium Extras members will receive up to \$550 in physio benefits throughout the year – that can be up to 15 visits (based on group consultations) every year.

All limits indicated above are per person on your membership – so if you have a family of five, you can each take advantage of the Specialist Therapy benefits we offer.

---

From the archives

# AUSTRALIA & THE SPANISH FLU

---

As the first registered health fund in Australia, rt health has weathered significant societal upheavals and public health issues since our beginnings in 1889. We supported our members through two world wars and a major pandemic, which came to be known as the Spanish Flu. Even though it happened more than 100 years ago, this influenza was more lethal than any before or since, including COVID-19.

Not long after the end of the First World War in 1918 – in which more than 60,000\* Australians were killed in action – a deadly influenza began sweeping the world, and Australia was not immune.

On 22 January 1919, the first case of the Spanish Flu was reported in Melbourne. Three days later, a person was hospitalised in Sydney. Large numbers of patients were accommodated at the Quarantine Station at North Head and in public hospitals. Within two months, the disease was raging across the country. By February 1920, 11,552 Australians had died in the pandemic.

This was at a time when Australia's population was only one fifth the size (5,193,104) it is today (25,739,256)\*\*.

Health authorities appealed to the Railway Commissioners with a view to having a supply of masks manufactured at the Randwick Tramway Workshops. Within three days of the appeal, 41,000 masks were manufactured at Randwick and 21,000 at the Eveleigh Railway Workshops.

The effects of the outbreak were disastrous on the finances of the Railway and Tramway Hospital Fund (as rt health was then known), and special efforts were made to enrol additional members. Nevertheless, the fund went on to prosper in the following years, surviving its first pandemic, and being around to face the threat of COVID-19 in 2020 and beyond.

When you have a long and proud history like we do at rt health, you're able to call on experience when planning for the future. We're one of only a handful of health insurers who are able to say they are working from experience as we transition to dealing with day-to-day life living with COVID-19.

\*From the Australian War Memorial

\*\*Figures from the Australian Bureau of Statistics







# Quinoa stuffed sweet potatoes

**10 min**  
preparation time

## Ingredients

400g sweet potato  
1 spray olive or canola oil spray  
1/2 onion, finely chopped  
2 cloves garlic, crushed  
1/2 cup frozen spinach  
1/2 cup quinoa  
1/2 tsp reduced-salt vegetable stock  
1/4 cup almonds  
1 tbs sultanas  
1/4 cup reduced-fat feta cheese  
Pepper, to taste

## Method

1. Preheat oven to 200°C (or 180°C fan forced) and line an oven tray with baking paper.
2. Scrub sweet potato, slice in half lengthways and prick all over with a fork. Microwave for 6 minutes on HIGH, flipping the sweet potato over halfway through. Put sweet potato in the oven and bake for 20 minutes, flipping it over halfway through.
3. While the sweet potato is cooking, heat the oil in a frypan over a medium heat. Add onion and cook for about 5 minutes, till soft. Add garlic and cook for another 2 minutes. Add the frozen spinach and cook till soft.
4. Cook quinoa according to packet instructions, adding the vegetable stock powder to the quinoa and water.
5. Add the cooked quinoa, almonds, sultanas and feta to the onion mixture, stir and season with pepper.
6. Use a fork to scratch and mash the top of the sweet potato, then top each one with half the quinoa filling.

**Serves 2**

## Nutritional Information

425g	Quantity per serving	Quantity per 100g
Energy	2081kJ	684kJ
Protein	19g	6g
Fat, total	15g	5g
– Saturated	3g	1g
Carbohydrate	64g	21g
– Sugars	22g	7g
Fibre	14g	0g
Sodium	351mg	115mg

**10 min**  
preparation time

# Baked sweet potato fries

## Ingredients

600g sweet potato

1 tbs olive oil

Pepper, to taste

1/2 tsp smoked paprika, optional

Fresh thyme or oregano leaves

## Method

1. Preheat oven to 230°C and line a baking tray with non-stick baking paper.
2. Cut sweet potato into sticks of roughly the same size (you can leave the skin on).
3. Add sweet potatoes, oil, pepper, paprika and herbs to a big bowl and mix to give an even covering.
4. Spread chips in a single layer on the tray. Bake for 10 minutes on top shelf of the oven.
5. Turn chips over and bake for a further 10 minutes, or until crisp.

**Serves 4**

## Nutritional Information

	Quantity per serving	Quantity per 100g
Energy	720kJ	466kJ
Protein	3.5g	2.3g
Fat, total	4.8g	3.1g
– Saturated	0.8g	0.5g
Carbohydrate	25.8g	16.7g
– Sugars	10.3g	6.6g
Fibre	4.8g	3.1g
Sodium	18mg	12mg





**rt health**

Bella, member of the Dickie family