

# Walk into Retirement with a Plan



Presented by:



## During this workshop, you'll learn about:

- Retiree health insurance benefits
  - Why RTIP is the #1 choice for plan flexibility regarding your health and finances
  - Only plan to offer choice with your Health, travel and dental
- Group Home and Auto insurance
- Life insurance solutions tailored to retiree needs and planning
- Tax and estate planning before and after retirement
- RRSPs and Investments preparations
- CPP and OAS
- Lending strategies
- Your Pension – OTPP and/or OMERS

This **complimentary** workshop is open only to members and spouses. It covers valuable information that will be useful to all those planning to retire within the next five years.

<b>Date:</b>	May 15, 2017
<b>Time:</b>	4:30 p.m. to 7:30 p.m.
<b>Location:</b>	Best Western Owen Sound, 1800 2 <sup>nd</sup> Avenue East
<b>To Register:</b>	Please register online <a href="http://www.otip.com/events">www.otip.com/events</a> <i>Please note any dietary requirements at time of registration</i> <i>A light dinner will be served.</i>

## Cutting through the Complexity

### **Health care navigation helps employees and their families face cancer**

A cancer diagnosis can be a traumatic, confusing and overwhelming experience. Unfortunately, it is not a rare occurrence: two out of five Canadians will develop the disease in their lifetime, and that rate is expected to rise as our population ages.

Also unfortunate is that little guidance is available to help people navigate Canada's complex health care system. Too many families feel lost as they try to understand the treatment options or the results of medical tests. Doctors' appointments are often too short for patients to get the answers they need – or they're not sure what questions to ask in the first place.

People newly diagnosed with cancer, or whose cancer has recurred, need expert help. They need someone with deep knowledge of the health care system to answer questions, simplify the medical jargon and provide personalized support, from diagnosis to recovery.

That's where CAREpath comes in. The only program of its kind in Canada, CAREpath is a health navigation program that gives employers a way to support and empower employees who have been diagnosed with cancer or who have a family member who has cancer. As many companies and organizations can already attest, CAREpath's step-by-step guidance is a thoughtful and forward-thinking addition to an employee benefits plan.

### **How CAREpath works**

When employees call the confidential service, they are connected to a highly skilled "nurse navigator" who specializes in oncology. This nurse will be the employee's sole point of contact, so there's no need to repeat the details of their case with each call.

Nurse navigators have deep knowledge of both cancer care and Canada's public health system. With patients' consent, they review medical records and work together with their family and health professionals. Nurse navigators answer questions about the patient's specific type of cancer, treatments and test results. They help patients and caregivers prepare for doctors' appointments (even providing lists of questions to ask) and access community resources such as support groups.

"By phone and by email, we help people understand what to expect, what needs to be done and why, and where to find resources and information," says Dina Linardos, Oncology Nurse Case Manager at CAREpath.

Nurses also offer suggestions to minimize side effects, promote recovery and prevent disease recurrence. If additional expertise is needed, they can consult CAREpath's extended team of health professionals including CAREpath's Medical Advisory Board, as well as dietitians and social workers. Nurses can also advocate for patients, bringing their concerns to the attention of doctors and clinics.

Equally essential, nurse navigators provide emotional support and counseling, helping patients and their loved ones weather the ups and downs of the cancer journey. A cancer diagnosis can cause tremendous stress and anxiety, and sometimes people just need someone to talk to. CAREpath nurses provide a patient and compassionate ear, and there is no time limit for each call. “We spend a lot of time listening to people’s concerns, reinforcing the positive outcomes and discussing who can best help in a crisis,” says Linardos.

When cancer survivors are well enough to return to work, their nurse can help them make a successful transition. “CAREpath empowers patients to feel better, get stronger and return to work earlier,” says Karen McDonald, a nurse navigator. “If we’re able to get them through this tough period physically and emotionally, they’re better able to get back to work.”

Throughout the entire navigation process, there is no cost to the employee or their family.

### **A partner in cancer care**

Some patients are concerned that they’ll upset their doctors by seeking CAREpath’s guidance. On the contrary, the support of a nurse navigator is a powerful complement to what patients receive in the public health system.

McDonald estimates that CAREpath nurses spend about 15 to 30 hours talking with most patients. “We provide information that people wouldn’t get in the community, and they’re very thankful. Hospitals are very busy. Although clinics and cancer centres have experienced nurses, they may only have a few minutes,” she explains. “CAREpath is an adjunct to community health care. We empower people to understand their diagnosis, manage the stress that comes with it, and be sure they’re getting the proper treatment.”

If patients need additional health services, nurses refer them back to their medical team. “We work with the system, we don’t create conflict,” says Linardos. “We may have picked up on the patient’s need because we spent an hour on the phone with them, but with their permission, we’ll alert the medical team.”

When coping with cancer, the value of having an expert guide, unbiased advice and emotional support can’t be overstated. CAREpath regularly receives feedback from patients and families, and their comments illustrate the incredible impact of health care navigation. “I’ve had many, many people tell me this service should be offered to everybody, or that they don’t know how others manage without it,” says Linardos. “It reduces anxiety and keeps things on track – you can’t put a value on that, it’s so precious.”

*For more information about CAREpath’s Cancer Assistance Program, please visit [carepath.ca](http://carepath.ca) or call 1-866-599-2720.*

## OTIP Sponsorship of School Projects and Initiatives

At OTIP we recognize that not all worthy causes are linked to registered charities. Within the education community, there are many member-led projects or initiatives in schools that support learning, provide an enriched experience or provide help to those who need it. We want to support initiatives that are important to our members by donating \$5,000 to four great projects in 2017.

Learn more about OTIP's Sponsorship of School Projects and Initiatives here:

[www.otip.com/school-project](http://www.otip.com/school-project)

