Heath Nevsette Generali China Life

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Historical Newsletters

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GCL Expert Medical Opinion Service, A Transnational Guardian of Life

In 2023, for 48-year-old Ms. Li, it was a year brimming with hope. However, a cancer diagnosis shattered her tranquility—like a bolt from the blue. The uncertainty of treatment options and the anxiety over prognosis plunged Ms. Li and her family into a vortex of worry.

Seeking consultation from renowned international experts, Ms. Li contacted Generali China Life Insurance. Promptly, the company initiated its "Expert Medical Opinion" service. A physician case manager contacted the client within one working day, assisting in gathering, organizing, and translating medical records. Precisely matched with a professor from New York University Langone Medical Center, ranked fourth in the U.S., the expert provided a detailed medical report within two days. The physician case manager then called the client to elucidate the expert's views and sent a comprehensive written medical report, leaving the client extremely satisfied with the service. After considering the international expert's advice, Ms. Li underwent surgery at a toptier domestic hospital.

A year post-surgery, Ms. Li encountered additional complications and reached out to Generali China Life Insurance again. The company swiftly reactivated the service, inviting the same expert to provide detailed answers to her queries, optimizing her current treatment plan, and offering information on the latest symptomatic medications and clinical data from the U.S. for her reference. After a period of treatment, Ms. Li's condition was effectively managed. Overwhelmed with gratitude, she said, "Thank you, Generali China Life Insurance, for giving me hope amidst adversity, for making me believe in my ability to conquer the illness."





Expert Medical Opinion

Expert medical opinion covers all members and their spouse and children under Generali's high-end medical group-insurance, which allows you to easily acquire medical opinions from global experts. This service is provided by Teladoc Health, the global leader in virtual care consultation.

When to use EMO

- > Try to get alternative treatment plan
- Confused with different diagnosis from different hospital
- > Seek support for major medical decision, e.g. surgery
- Uncertain about diagnosis of severe illness, such as cancer (tumor)

How to request an EMO

- Call Generali customer service center 400-888-7555
- Contact your account manager to make appointment



 Download Generali App by scanning the QR code, and log on your account

 Click "Service-Equity Services -EMO Service Application" to make appointment

The Best Companion: Scientific understanding of dementia

With the accelerated development of modern science, technology and society, the average life span of human beings is also continuing to extend, and coming with the problem of population aging. It is estimated that the population over the age of 70 in China is expected to exceed 300 million by 2060, which means that human beings will face more challenges in the aging process, especially from chronic diseases, senile diseases and other health challenges.

Dementia is the seventh leading cause of death globally now and one of the leading causes of disability and incapacitation in older people. A study published in the Lancet in 2020 showed that 15.07 million people over 60 years old in China had dementia, with a prevalence rate of 6%. Among these, 3.9% were for Alzheimer's disease, 1.6% for vascular dementia and 0.5% for other dementias. Today we're going to talk about dementia.

What is dementia?

Dementia refers to a series of neurological disorders that affect memory, thinking and the ability to perform daily activities. It is caused by various diseases that affect brain function or cause damage to nerve cells. Currently, more than 55 million people worldwide (WHO) are living with dementia. Alzheimer's disease is the most common type of dementia, accounting for 60-70% of all dementias.

Risk factors for dementia?

- Age (over 65 years old)
- High blood pressure
- Diabetes
- Overweight or obese

- Smoking
- Drinking too much
- Lack of movement and exercise
- Lack of social interaction

Common Signs and symptoms of dementia?

Patients may experience changes in mood and behavior initially and even occur before memory problems come. The symptoms will get worse when the disease develops further. Most people with dementia need special care for from others at the later stage of the disease.

Common early symptoms of dementia include:

- Memory loss, especially recent memory loss
- Often lose or misplace things
- Get lost
- Often feel confused, even in the familiar environment
- Often forget the time

- Difficulty in solving problems
- Difficulty in language understanding and expression
- Difficulty completing simple daily tasks
- Visual problems



Common changes in mood and behavior include:

Often feel anxious, sad, or angry, Personality changes significantly, Behavior disorder, Reduced social interaction and Apathy.

As the disease progresses, people with dementia may no longer recognize their family or friends, and may have motor dysfunction, incontinence, difficulty swallowing, and significant behavioral abnormalities, such as aggression, which will cause much distress and troubles to people with dementia and their families.

Patients' self-care and prevention advice for dementia?

For people with dementia, the following advice will help control and relieve the symptoms of dementia as well as reduce the risks of developing dementia for others: Exercise regularly, Healthy diet, such as the Mediterranean diet, Stop smoking and drinking, See your doctor regularly, Write down daily Todo list and priorities, Take up hobbies and enjoy the things you like, Spend time with friends and family and attend the social life proactively.



Maintain mental health, Treatment for the chronic diseases, such as hypertension and diabetes, Protect your head from injuries and Reduce air pollution.

Dementia not only has a significant impact on the physical, psychological and social well-being for dementia patients, but also creates the additional burdens for caregivers, families and even the whole society. Meanwhile, the caregivers for dementia people are also facing the problems of their physical, psychological and emotion. They need the proper rest and take good care of themselves. They are advised to take stress management when facing the stress and challenges of caring the dementia patients, and seek the help from their family, friends and professionals as well as medical institutions if necessary.

Health Advise on This Season

As an important solar term in the 24 solar terms, "Chu Shu" and " Bai Lu" mark the gradual retreat of the high temperature in summer and the coming coolness of autumn. According to the "Yellow Emperor's Inner Canon", the dampness and heat in summer can affect the function of the spleen and stomach, while the dryness in autumn may lead to a decrease in fluid in the body. This can cause various health problems. The key to health preservation in the summer season is to adjust your diet to adapt to climate changes, enhance your physical fitness, and prevent the discomfort caused by dryness in autumn. Here are some health suggestions on the alternation of summer and <u>autumn</u>.



Don't blindly "Stick to the autumn fat"

In the past, due to the restrictions of climate and economy, people have very limited food choice in the cold season. So that the custom of "stick to autumn fat" was formed, which means, after the beginning of autumn, fat and protein were supplemented by eating fish and meat. People believed it can supplement enough nutrition and body fat, so that their life in winter will be relatively easier. However, living conditions have improved dramatically these years, there were various heating measures in winter and an abundance of food throughout the year. Chronic diseases such as obesity and diabetes caused by insufficient exercise and overeating have emerged. Therefore, for modern people, "stick to autumn fat" is no longer applicable, and it is still necessary to maintain a reasonable and balanced diet in autumn, and do not blindly believe in "stick to autumn fat".

Stay hydrated

Autumn is dry, which can easily lead to a lack of water in the body. It is necessary to increase water intake. At the same time, excessive alcohol consumption or coffee should be avoided so as not to aggravate dryness in the body due to diuretic effects. The *"Treatise on Typhoid Fever"* in traditional Chinese medicine mentions that an appropriate amount of water can maintain the balance of fluid in the body and prevent dryness. According to the *"Dietary Guidelines for Chinese Residents (2022)"*, it is recommended that healthy adults should consume 300g to 500g of vegetables and 200g to 350g of fruits per day, and drink 1500ml to 1700ml of water. It suggests to drink plain water for a small amount each time and drink multiple times every day. If drinking plain water is a bit boring for you, drinking honey lemonade, mung bean soup and white fungus pear soup are also good choices. Just try to drink less or no sugary drinks.

Enhance spleen and stomach function

The heat and humidity in summer can impair spleen and stomach function, while the dryness in autumn may further affect spleen and stomach health. Therefore, foods that are easy to digest should be chosen to enhance the function of the spleen and stomach. For example, porridge and stewed soup are great options. The "Compendium of Materia Medica" mentions that millet porridge has the benefit of strengthening the spleen and stomach and effectively improving the condition of weak spleen and stomach. Soup of white gourd and pork rib can enhance the function of the spleen and stomach, which is suitable for the alternation of summer and autumn.

Moderate consumption of spicy foods

Spicy food can help dispel the coldness in the body, and it should be consumed in moderation according to the individual's physique during the "Chu Shu" season to maintain the balance in the body. The "Dictionary of Traditional Chinese Medicine" points out that a moderate amount of spicy foods such as ginger and chili peppers can help dissipate cold and dehumidification. Stir-fried vegetables with shredded ginger and spicy tofu are suitable dishes for this season. However, it is important to **avoid**

eating too much spicy foods in order to prevent excessive heat in the body.

During the season alternation period, a reasonable and balanced diet can effectively maintain the health of the body and prevent seasonal diseases. At the same time, it is also necessary to exercise regularly, maintain adequate sleep, and wear a mask in the outdoors. I hope that through taking the suggestions in this article, you will be able to get through this alternating time of the seasons smoothly and welcome a healthier autumn.

Driving Safely, Saving the Life: Learn the "Defensive Driving"

With the increase of motor vehicles in our country, the number of traffic accidents is also rising apparently these years. Statistics show that the number of traffic accidents in China has increased from 198,000 in 2013 to 256,000 in 2022, with more than 300,000 deaths and injuries occurred because of car accidents each year. Traffic accident is also the leading cause of death associated with accidental injuries for Chinese citizens.

Therefore, it is particularly important to master good driving skills and ensure the traffic safety for everybody. **At present, the "defensive driving" technology is very popular and well praised in the world, because it can effectively reduce traffic accidents and save more lives.** Today we are going to talk about the Defensive Driving for you.



What is defensive driving?

The concept of defensive driving originated from the United States, where it was proposed by the National Security Council in 1964. Today, defensive driving has become a global concept of safe driving and has been widely promoted and applied.

Defensive driving is a concept of safe driving that emphasizes drivers need to stay alert all the time during driving, anticipate the possible behavior of other vehicles and pedestrians, react safely to weather conditions and other potential hazards, and take appropriate measures to avoid traffic accidents.

The benefits of defensive driving?

Defensive driving can help drivers better understand their own "defects", observe and understand the driving environment correctly, predict the potential risk factors, and take timely preventive

measures to avoid traffic accidents.

The benefits for defensive driving, at least including:

- Reduce the probability of traffic accidents
- Reduce fuel consumption and vehicles maintenance cost
- Reduce insurance claims and lower premium expenses
- Reduce anxiety, poor mood and fatigue caused by driving
- Improve the service life of vehicles

Basic principles of defensive driving

Pay close attention to your circumstances: Drivers should always be vigilant, observe the situation on the road, including vehicles and pedestrians in the front, on the left and on the right, and take

Maintain a safe driving distance: Drivers should maintain а safe distance while driving and avoid the collisions with other vehicles or in front of pedestrians them. Defensive driving recommends the Three-Second Rule, which means that there should be at least three seconds of driving distance between the vehicle you are driving and the vehicle in front of you.

Obey the traffic rules strictly: Drivers should strictly obey the traffic rules, including speed limits, not running red lights, not driving against the traffic, etc. Additionally, obeying traffic lights can help drivers predict the behavior of other vehicles and pedestrians and take corresponding measures properly.

Reasonably predict the behaviors of other vehicles and pedestrians: Drivers should always be vigilant, anticipate the behaviors of other vehicles and pedestrians, including traffic flow, road conditions, weather conditions etc., and take appropriate measures to avoid traffic accidents. Eight important ways for defensive driving:

Stay focused and don't get distracted: Drivers need to stay alert all the time and improve their attention to detect potential traffic risks. The drivers can improve their comfort by relaxing their body, adjusting the seats and using air conditioning, which help them to stay focused.

Reasonably anticipate the behaviors of other vehicles: Drivers need to anticipate the possible behaviors of other vehicles and pedestrians all the time and take appropriate measures to avoid traffic accidents. Drivers can predict the behaviors of other vehicles and pedestrians by observing their surroundings, following basic traffic rules, and traffic lights etc. Driving at reasonable speed and do not exceed the speed limit: Driving at a safe speed is highly advised and defensive driving advocates being aware of current speed limits and complying with them. Driving at or below the legal speed limit will give drivers more time to respond to the changes or potential hazards and avoid car accidents.

Slow down and brake in advance: Drivers need to slow down and brake immediately when they find potential traffic hazards to avoid traffic accidents. Drivers can adjust their speed and braking according to the driving conditions of vehicles and pedestrians in front of them Take advantage of safety devices in the vehicle: The vehicle's safety devices help to drive defensively while the seat belts are worn all the time and airbags in well condition during driving. Safety features in the vehicles, such as blind spot monitors, reverse radars, collision alarms, etc., also help to reduce traffic accidents.

Avoid fatigue driving and drunk driving: Drivers should avoid driving when they are tired or after the consumption of alcohol. Fatigue driving and drunk driving will affect the driver's attention and reacting ability, which can easily lead to traffic accidents. **Reasonably give way to other vehicles:** An important way to drive defensively is to know how to dodge and avoid collisions with other vehicles.

Be familiar with your blind spots and stay away from other vehicles' blind spots: Defensive driving requires drivers to be familiar with their vehicles' blind spots before they are driving. They should always keep the high level of attention and keep their vehicles away from the blind spots of other drivers.

Breastfeeding and Its Benefits

World Breastfeeding Week (WBW) is an annual celebration that is held every year from 1 to 7 August in more than 120 countries. Organised by World Alliance for Breastfeeding Action (WABA), World Health Organisation (WHO) and UNICEF, **the goal of WBW is to promote exclusive breastfeeding for the first six months of life that yields many health benefits for both mother and baby.** Mothers can continue to breastfeed for 12 months or longer, if they are able and want to. Breastfeeding is convenient and inexpensive - an exceptional bonding experience between the mother and baby.





Nutritional Benefits to Baby

Breast milk contains the right balance of nutrients for the baby during the first six months of life. As the baby grows, the nutrients in the breast milk change. This fulfills the baby's changing nutritional needs. It provides an abundance of easily digestible nutritional components. Notably, **breast** milk contains many Long Chain Polyunsaturated Fatty Acids (LC-PUFAs, which are important components of cellular membranes, especially in the developing retina in the eyes and the grey matter of the brain.) These are essential for neurodevelopment because their incorporation in the central nervous system tissues continues during the first two years of life. Breastfed babies have better cognitive development later in life, including improved memory retention, greater language skills, and intelligence.



Immunological Benefits

Breast milk is rich in antibodies that provide the first source of adaptive immunity in a newborn's intestinal tract. A mother's mature immune system makes antibodies to the germs to which she and her baby have been exposed to. These antibodies enter her milk to help protect the baby from illnesses. immunoglobulin A coats the lining of the baby's immature intestines, preventing germs and allergens from leaking through.

Breastfed babies may also likely experience

- Fewer instances of allergies, eczema, and asthma
- Fewer childhood cancers, including leukemia and lymphomas.
- Lower risk of type I and II diabetes
- Fewer instances of Crohn's disease and colitis.
- Lower rates of respiratory illness
- Fewer speech and orthodontic problems.
- Fewer cavities
- Less likelihood of becoming obese later in childhood
- Improved brain maturation
- Greater immunity to infection

Break the Perfectionism and Accept All of You

W used to consider himself as a perfectionist and proudly introduce himself that way too to other people. He always wanted to get things done perfectly and has surely made great achievements with that mindset.

However lately W started to feel that there are many obstacles at work and in his personal life.



Two of his projects have been delayed; his work partner who he has known and worked with for years has given him feedback that he's very picky and difficult to work with;

W felt confused and questioned what's wrong with being perfect? Indeed the right amount of 'perfectionism' shows one's will to achieve a better outcome. However if it has affected one's personal life and relationships, it's not worth it. In this article, we are going to discuss the potential harm that is caused by perfectionism and what we can do to prevent it.



Issues that are caused by perfectionism

Being stressed: A perfectionist tends to have a very high standard and expectation, which often causes a lot of stress. When they can't meet their standard and expectation, they are likely to feel anxious and frustrated and selfdoubt.

Paranoid: A perfectionist tends to focus on the details and minor mistakes, which makes them hung on problems and gets obsessed with them. They are likely to spend their time and energy on the harmless nuances and cannot let it go and relax. Being hard on themselves: As mentioned earlier, a perfectionist tends to have a high expectation of themselves. They don't allow themselves to make mistakes and fail. This unreasonable and unrealistic expectation could cause them to lose confidence when they make mistakes which they will at some point in life. It could also make them doubt their worthiness and competence, which is likely to get them in a depressed state.

Poor relationships: A perfectionist tends to hold a high expectation of other people too. They can be very hard and critical on the people around them for the smallest mistake. This could cause people to stay away from them and make the existing relationships tense. **Anxiety:** As pursuing perfection, a perfectionist tends to worry that they are not being 'perfect' themselves, which causes them to feel unsettled and anxious most of the time. This anxiety is likely to affect their work performance, relationships, and mental health.

Although there is positivity in perfectionism, we need to be aware of the potential harm it brings. There are many causes for perfectionism, such as cultural and societal influences, personal experiences, upbringing, personality etc. Often when one pursues perfection, it means they are not accepting some part of themselves, the part that they are not happy with or think as not good enough. Therefore they try to be 'perfect' in order to fill that 'gap' and feel good about themselves.

So in order to overcome the unhealthy and unhelpful perfectionism, the key is to accept ourselves as who we are. This means that we accept our strengths and weaknesses including our limitations and imperfections.

Tips for self-accepting and breaking perfectionism

Imperfection is normal: It's important to acknowledge and accept that everyone has weaknesses and limitations. This is the first step to break the unhealthy and unhelpful perfectionism and accept all of you including the parts that aren't perfect in your eyes.

Negative thoughts: If you suffer from these thoughts such as 'it's terrible that I'm not perfect' or 'I can't get things done perfectly', try to test it out by asking: what is the evidence to support that thought? Is the evidence enough to reflect all of you and your competence and ability?

Pay attention to your strengths:

Everyone has something good and positive about them. Put aside some time each week to reflect on your strengths and achievements and write them down. When you feel down and bad about yourself, read through your notes and remind yourself of your worthiness and strengths.

Set realistic expectation: Don't set too high a goal and expectation. Start from setting small achievable yet challenging enough goals and breaking them down to smaller steps, learn to take one step at a time and celebrate each achievement, refrain yourself from the expectation of quick success. **Self-compassion:** Be kind and accepting to yourself and other people, just like how you would treat your best friend. When you didn't meet your expectation or achieve your goals, don't be hard on yourself, but be understanding and forgiving towards yourself, give yourself a break and allow time to relax. It would be helpful to learn some relaxation methods such as meditation, deep breathing, yoga etc.

Look after yourself: A healthy mind and body is the foundation for self-accepting. Keep a healthy lifestyle including regular exercise, healthy and balanced diet, good sleep. This will help you feel better physically and mentally which will further help you see clearly your strengths and weaknesses and accept all of you here and now.

Seek support: If you feel you are not able to deal with perfectionism by yourself and you are suffering from it, it's important to seek help from other people such as your friends, family, or experts in this field. Share your feelings and experiences with other people will help you reduce the stress and feel supported and accepted.

Accept your imperfections and other people's imperfections, let go of the high and unrealistic expectations, learn to be kind to yourself, and keep it balanced, will help you better manage and regulate your emotions and increase the feeling of happiness.



GCL Customer Service Hotline: 400 888 7555