Allianz Worldwide Care Spotlight on Health 2017



RISKS, WARNING SIGNS & PREVENTION

Overall women live longer and tend to be healthier than men. However, women can do more to manage and safeguard their health.

Female health risks vary depending on the life stage a woman is at. The biggest threats to a woman's health are often preventable, so making healthy lifestyle choices can go a long way toward preventing illness.

Women must take charge of their health and their healthcare, at all life stages. They must educate themselves on health issues, pay attention to their bodies, and speak with their doctors regularly. In this guide, we explore the main threats to women's health and identify ways women can live healthier.

Women's health – life stages

Women's life stages are based on the reproductive cycle, beginning with menstruation and ending with menopause.

Different health issues may be more relevant to women's lives depending on their life stage. Physical and social circumstances at each stage influence both physical and mental health, and the ability to maintain health.

Young women

During puberty, the series of changes young women undergo are often accompanied by emotional turmoil.

Mental health issues are a concern at this life stage, with young women experiencing high psychological distress at almost twice the rate of young men.

women into risky health behaviours, for example eating disorders

It is important for young women to visit their doctor regularly and practice good health habits, as the choices they make in their early years will impact on their future health.

Reproductive years

pregnancy, and child birth are prominent health issues.

At this stage in life women should educate themselves on risks associated with sexual activity, and protect themselves against sexually transmitted diseases and unwanted pregnancies.

Balancing work and family commitments can have a significant impact on women's physical and mental health, particularly since women still take on a higher proportion of caring responsibilities.

During the reproductive year's women should make record of the family health history and continue to develop good health habits.

Mid-life

In middle-aged women, symptoms of menopause and other life stage factors can affect mental and physical health.

Prevalent health issues at this life stage, include anxiety and depression, musculoskeletal diseases and breast cancer.

Mid-life is a time when increasing pressure of juggling work, family and aging parents can take a toll on health. It is vital that middle-aged women learn to take time to themselves, and develop coping skills for dealing with life's ups and downs.

Older women

Women in older years still lead vital, active lives, but now they need to monitor their health even closer.

Older women are more likely than older men to be widowed, live alone or in residential care, suffer from more chronic illness and have higher rates of disability.

Women in this stage must visit their doctor regularly and have all recommended health screenings. When diagnosed early many illnesses are treatable.

It is now that the adherence to a healthy lifestyle in earlier life stages will pay dividends. Remember healthy lifestyle choices will help a woman feel her best at every stage in life.



Leading health threats for women

While some risk factors for leading health threats in women can't be eliminated, other risks can be controlled and early warning signs detected.

Women must educate themselves on the greatest risks to their health, and understand that many chronic health conditions are preventable.

Heart Disease



Heart or cardiovascular disease refers to conditions related to the process of atherosclerosis, where plaque builds up in the walls of the arteries. This build up narrows the arteries, forcing the heart to work harder to pump blood, and potentially stopping blood flow if a clot forms.

Blocked blood vessels can lead to chest pain, heart attack or stroke. Other heart conditions, such as those that affect the heart's muscle, valves or rhythm, also are considered forms of heart disease.

8.6 million women worldwide die from heart disease each year. Of those who have heart attacks, 42% die within a year. When a woman under 50 has a heart attack, it's twice as likely to be fatal as a heart attack in a man under 50.

While many women may be unaware that they suffer from heart disease until a health incident occurs, there are red flags they should be aware of to better detect heart problems during the earliest and most treatable phases.

Possible symptoms

- Breathlessness after moderate exercise
- Chest pain
- Tiring easily

Risk factors

- High blood pressure
- High cholesterol
- Diabetes and prediabetes
- Smoking

- Pain or tingling in the upper extremities
- Fluttering in the chest
- Light-headedness or dizziness
- Being overweight or obese
- Being physically inactive
- Having a family history of early heart disease
- Unhealthy diet

Heart disease is easier to treat when detected early. If you are experiencing any of the symptoms of heart disease, you have a family history of heart disease or you are concerned about your heart health, talk to your doctor about steps you can take to reduce your heart disease risk.

Chronic lower respiratory disease



Women are more vulnerable than men to lung damage putting them at increased risk of illness from chronic obstructive pulmonary disease (COPD), including bronchitis and emphysema.

COPD manifests differently in women that men, resulting in more women dying each year from the disease

Possible symptoms

- Shortness of breath
- Wheezing
- Chest tightness
- Chronic cough
- Blue lips or fingernail beds (cyanosis
- Swelling in ankles, feet or legs
- Frequent respiratory infections
- Lack of energy

Risk factors

- Exposure to tobacco smoke
- Exposure to dusts and chemical
- Exposure to fumes from burning fue
- Increasing age
- Genetics

Alzheimer's disease



Several studies have indicated that women have a much higher risk of Alzheimer's than men. This may be due to the female hormone oestrogen, which has properties that protect against the memory loss that accompanies aging. When a woman reaches menopause, reduced levels of oestrogen may play a role in her increased risk of developing Alzheimer's.

Possible symptoms

- Increased memory loss and confusion
- Problems recognising family and friends
- Inability to learn new things
- Difficulty carrying out multistep tasks such as getting dressed
- Impulsive behaviour

Risk factors

- Increasing age
- Lifestyle
- Family history
- High blood pressure
- High cholesterol



Did you know?

Women are more likely than men to die following a heart attack.



Osteoporosis

Osteoporosis is a condition characterised by a decrease in the density of bone, decreasing its strength and resulting in fragile bones.

It affects more women than men, as women have smaller, thinner bones than men.

Oestrogen decreases when women reach menopause, which can cause bone loss, so the chance of developing osteoporosis increases as women reach menopause.

Despite this women can help prevent osteoporosis through diet and lifestyle. The behaviours that women develop in early life play a significant role in the development of the disease.

Risk Factors

- Increasing age
- Small frame
- Family history
- Diet low in calcium and vitamin D
- Sedentary lifestyle
- Smoking
- Excessive alcohol

Talk to your doctor about your possible risk of osteoporosis, and what you can do to prevent problems.



Did you know?

Although women aren't as likely to suffer from strokes as men in the middle years, they're more likely to be fatal if one occurs.

Cancer

Early detection of the main cancers affecting women is crucial for successful treatment and recovery. Regular screening can assist early detection, increasing the likelihood of a positive outcome.

It is vital that women make themselves aware of the symptoms of common female cancers and understand the risk factors.

Breast cancer

Breast cancer is the most common cancer in women.

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Possible symptoms

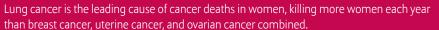
- Lump in the breast
- Swelling in part of or the entire breast
- Skin irritation or dimpling

Risk factors

- Increasing age
- Genetics
- Family history
- Race white women are at increased risk
- Breast or nipple pain
- Nipple inversion
- Nipple discharge
- Excessive alcohol
- Obesity
- High fat diet
- Sedentary lifestyle

Talk with your doctor about your risk and how you can help prevent breast cancer with appropriate screening.

Lung cancer



While lung cancer diagnoses have been decreasing for men, they are staying relatively stable for women.

Possible symptoms

- Persistent cough
- Coughing up blood
- Weight loss

Risk factors

- Smoking
- Exposure to second hand smoke
- Chest pain
- Fatigue
- Back pain
- Exposure to radon gas and asbestos

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Did you know?

Breast cancer is the leading cancer killer among women aged 20–59 years worldwide.

Regular mammograms are crucial, but as mammograms do not find every breast cancer, it is important for women to be aware of changes in their breasts and to know the signs and symptoms of breast cancer.



Did you know?

40% of breast cancers are detected by women who feel a lump, so establishing a regular breast self-exam is very important.

How to: Breast self-exam

Breast health begins with a sense of what's normal for your breasts (breast awareness). To promote breast health, consider doing regular breast self-exams, know what's normal for you and when to consult your doctor. With practice, you'll discover how your breasts vary in sensitivity and texture at different times during your menstrual cycle.

Women should perform breast self-exams at least once a month.

Step 1

Look at your breasts in the mirror with your shoulders straight and your arms on your hips

Look for:

- Any irregularities in the usual size, shape, and colour of the breasts
- Distortion or swelling
- Dimpling, puckering, or bulging of the skip.
- Nipple inversio
- Redness, soreness, rash or swelling

Step 2

head and look for the same changes

Step 3

check for discharge and lumps. Look for any signs of fluid coming out of one or both nipples (this could be a watery, milky, yellow fluid or blood).

Step 4

tissue spreads out evenly along the chest wall. Place a pillow under your right shoulder and your right arm behind your head. Using your left hand, move the pads of your fingers around your right breast gently in small circular motions covering the entire breast area and armpit.

Use light, medium, and firm pressure. Repeat these steps for your left breast.

Step 5

Finally, feel your breasts while you are standing or sitting. Many women find that the easiest way to feel their breasts is when their skin is wet and slippery, so they like to do this step in the shower. Cover your entire breast, using the same hand movements described in step 4.

Prevention

Regardless of the life stage a woman is at, prevention is key to attaining and maintaining good health. Women must take time to look after themselves and be aware of lifestyle adjustments that have significant positive impacts on overall health, reduce health risk, warn about potential problems and increase longevity. Small steps can keep women on a healthier path:

Eat a healthier diet



A healthy balanced diet is essential for overall health. A main meal should consist of three-quarters vegetables, beans or grains and one-quarter meat, fish or protein, try to choose water over other beverages.

Reduce salt intake and try to avoid too many sugar rich and processed foods.

Most fruit and veg contains necessary nutrients, is low in calories and is high in fibre, ideal for maintaining or attaining a healthy weight. Aim to eat at least 5 portions of fruit and veg per day with these practical tips:

- Add bananas or berries to breakfast cereal
- Cook more meals from scratch
- Blend vegetables and beans to make soups and sauces
- Keep a well-stocked and easily accessible fruit bowl

Stop smoking



If you smoke, stop today. Cigarette smoking damages almost every organ of the body, causes many diseases, and reduces the health of smokers in general.

On average, smokers will die 10 years earlier than non-smokers. By quitting, smokers lower their risk for smoking-related diseases and can add years to their lives.

Speak with your doctor or local smoking cessation group for advice and help on quitting

Learn to relax



Not dealing with stress from work, family, relationships or finances can cause or worsen physical conditions.

Women must equip themselves with healthy strategies for coping with life's ups and downs

- Get adequate sleep every nigh
- Practice mindfulness
- Practice controlled breathing
- Always ask for help when needed
- Talk to your doctor or someone you trust if you find stress overwhelming

Be more physically active



Making time for physical activity is very important for overall health. Maintaining a physically active lifestyle and a healthy weight reduces the risk associated with many physical and mental illnesses including, heart disease, diabetes and depression.

Aim to be active for at least 30 minutes every day with these practical tips:

- Try cycling, jogging or walking part of the journey to work
- Always take the stairs or walk up the escalator
- Get active at lunchtime try walking or jogging with a colleague
- Allocate some time every evening for exercise – it's good for body and mind

Drink alcohol in moderation



A glass of wine with dinner or a pint of beer after work can become a normal part of day-to-day life.

As well as contributing to unhealthy weight gain, alcohol has been linked to several chronic diseases, including some cancers.

It's ok to have an occasional drink, but aim to drink in moderation with these practical tips:

- Drink slowly enjoy your drink and avoid downing it too quickly
- Drink smaller measures
- Finish a drink before topping up helps keep track of quantity consumed
- Dilute drinks add tonic water to spirits or lemonade to lager
- Drink a glass of water between alcoholic drinks

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Your International Health Insurance Cover

Don't feel overwhelmed by women's health risks. Instead, do what you can to ensure you lead a healthy lifestyle. Simple preventive measures can go a long way toward reducing your health risks.

Education on health risks, helping women adopt healthy lifestyles early on and access to quality healthcare are key to a long and healthy life.

It is important that women attend regular routine check-ups with their doctor, let the doctor know if they are experiencing any changes (no matter how insignificant) and speak with the doctor about preventative tests.

"Make use of the comprehensive insurance coverage of preventative care that Allianz Worldwide Care offers – it is updated regularly to include all internationally recognised and cutting edge measures to stay healthy and lead a happy and worry free life."

Dr Ulrike Sucher, Medical Director Allianz Worldwide Care

Mental health

Women are more prone than men to experience anxiety and depression, at any age. Although the reasons why women experience higher levels of depression are unknown, many experts believe the pressures of balancing work and family responsibilities, including children as well as aging parents, may lead to added mental health burdens.

Although death by suicide is higher for men, attempted suicide rates are higher for women

Helping educate women to mental health issues, and giving them the confidence to seek assistance and speak to their doctor, is vital.

Warning signs

- Persistent sadness or feelings of hopelessness
- Becoming socially withdrawn
- Suffering a recent life crisis
- Personality changes
- Feelings of worthlessness
- Alcohol or drug abuse
- Frequent thoughts about death
- Dramatic changes in eating or sleeping habits
- Extremely high and low moods
- Decreased energy or fatigue
- Excessive fear or worry
- Thoughts of suicide

Preventative steps

You can't just 'get over' depression, it is disease which can be conquered by reaching out for some help.

- Talk to your doctor
- Talk to family and friends
- Exercise, eat well and get plenty of sleep
- Don't ignore stress it may be hard to avoid, but it can be dealt with
- Know your limits it is ok to ask for help
- Don't self-medicate don't turn to alcohol, tobacco or drugs