

## CORONAVIRUS: KEY FACTS TO KNOW

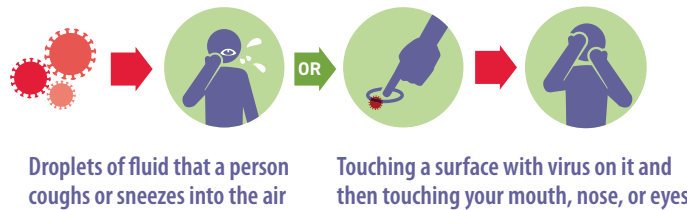
### ABOUT THE VIRUS

#### CORONAVIRUS DISEASE 2019 (COVID-19)



First found in people in Wuhan, China, in late 2019

The virus causes a mild to severe respiratory illness. It's thought to spread through:



### SYMPTOMS

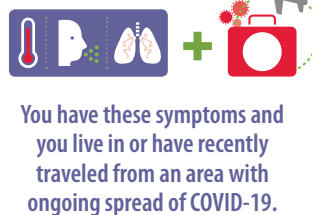


### PREVENTION



### WHO IS AT RISK?

If you've been to a place where people have been sick with COVID-19, you are at risk for infection.



[www.bfm.bm](http://www.bfm.bm)

**BF&M Overseas Healthcare Toll-Free Helpline**

BF&M medical assistance is available 24/7 with our toll-free numbers:

- 1-888-674-1367 (from Bermuda)
- 1-877-236-2338 (from outside Bermuda)
- 1-519-251-5186 (from Bermuda: collect calls)
- 1-519-251-5185 (from outside Bermuda: collect calls)

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### STAY INFORMED

To learn the latest about COVID-19, visit [www.gov.bm/coronavirus](http://www.gov.bm/coronavirus). And if you haven't done so yet, get your annual flu shot. Influenza results in thousands of deaths every year.



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health facts

## Is It a Food Allergy or Intolerance?

You can develop a food allergy at any point in your life. But sometimes, what you think is a food allergy could actually be a food intolerance. The two produce some similar symptoms, but they cause different reactions in your body.

### What's the Difference?

When you have an intolerance to a certain food, your body is unable to digest it properly and you may have gastrointestinal (GI) symptoms, like an upset stomach and diarrhea. A food allergy, however, happens when your body's immune system reacts to a food and produces an allergic reaction to it. In addition to GI symptoms, you may also have reactions like hives, swelling, wheezing, coughing, trouble swallowing, dizziness, or weakness.

With a food intolerance, you may be able to eat small amounts of the food without any problems. With a food allergy, even touching or ingesting a small amount of the food is enough to provoke a reaction. Food allergies can be life-threatening.



### Get Answers

Doctors can diagnose food allergies with different tests. Knowing whether you have a food allergy is the first step to staying healthy and safe. If you suspect that you—or someone in your family—may have one, talk with your doctor right away about getting tested.



### YOUR PRIMARY RESOURCE

Your primary care provider should be your first resource for any health concern.

### True or False:

- Nothing beats old-fashioned soap and water for getting your hands clean.  
T F
- Alcohol-based hand sanitizers can reduce your risk for infection.  
T F
- The World Health Organization (WHO) recommends washing your hands for at least 10 seconds at a time.  
T F

### Answers

- 1. True.** Washing your hands with soap and water is the best way to get rid of germs. Rub your hands together to work up a lather and scrub them well. Don't forget to wash the backs of your hands, between your fingers, and under your nails.
- 2. True.** Washing with soap and water is the best choice. But if soap and water aren't available, an alcohol-based hand rub containing at least 60% alcohol is a good alternative.
- 3. False.** The WHO advises washing your hands for 40 to 60 seconds.

## Rethink Your Sink Habits

You probably grew up hearing, "Always wash your hands after using the bathroom." And while that's a great place to start, you should also wash hands before, during, and/or after these daily activities:



	BEFORE	DURING	AFTER
Eating	✓		
Taking care of someone who's sick	✓		✓
Preparing food	✓	✓	✓
Changing a diaper			✓
Handling garbage			✓
Helping a child use the toilet			✓
Touching an animal, pet food, or animal waste			✓



# Melanoma on the Rise Among Young People



Base tans don't protect against sunburns and skin damage. A bronze hue doesn't equal a healthy glow. But these myths persist, and they're dangerous. In fact, one recent study found a 51% increase in the rates of the dangerous skin cancer melanoma on the heads and necks of kids, teens, and young adults in North America over the past two decades.

## Fair Skin and Bright Sun Boost Risk

Although most melanoma diagnoses come at an average age of 65, it is the most common

skin cancer among children. It occurs even more often in teens ages 15 to 19.

People with fair skin, light eyes, and red or blonde hair are at higher risk. Two other primary risk factors—sun exposure and use of tanning beds—are most common among adolescents and young adults.

## Parents: Protect and Detect

The best way to save your child or teen's skin? Start sun-safety education early.

Explain during childhood that tanning exposes skin to cancer-causing UV rays. As they reach adolescence, continue to discourage it.

Remember the ABCDE method of detecting skin cancer. Signs include moles that have:



If you spot these signs on your child, talk with his or her pediatrician or a dermatologist.



## PREVENTION IS KEY

You can learn more about prevention of skin cancer and other cancers at [www.cancer.bm](http://www.cancer.bm).

## A wellness programme tailored for you

If your health insurance is with BF&M, you have access to LiveWell, our free online wellness platform that can be tailored to your needs and interests.

Our easy-to-use online wellness platform includes:

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- Fun and engaging wellness challenges
- A personal Wellness Assessment
- Healthy habits programmes
- Access to health lifestyle and chronic disease management programmes and events
- Access to BF&M's LiveWell Rewards Programme



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LiveWell is intended to complement rather than substitute for proper medical advice or treatment.

**LiveWell**  
by BF&M



## How to Weather Life's Storms

Resilience—the ability to bounce back from misfortune or change—boosts your ability to handle life's challenges. Here are a few strategies to help build perseverance:

- **Recall your triumphs.** In the midst of a tough time, call to mind a past challenge you've conquered. You were strong enough to handle that hardship—and you're even stronger because of it.
- **See obstacles as opportunities.** In the end, each setback represents a chance to shine. Many people report better relationships, more self-worth, and a greater appreciation for life after difficulties.
- **Take small steps.** You might not be able to tackle a huge problem all at once. But making even one small move toward a solution can help you take steps toward bigger goals.
- **Practice self-compassion.** Instead of judging or blaming yourself for your problems, treat yourself kindly.
- **Prioritize self-care.** Proper stress management, rest, and exercise boost your ability to cope.
- **Seek support.** Resilience doesn't mean being strong enough to handle burdens alone. Rather, it involves reaching out for help when you need it.