

## Half Health Costs

If you thought beauty maintenance was expensive, add up the amount you spend on staying healthy. There's gym memberships, visits to the doctor, vitamins, relaxation treatments and pricey dental fees to name a few.

While we think it's important to keep your body, mind and soul in peak condition, it shouldn't be at the cost of a luxury, overseas holiday.

Here we share some insider secrets to caring for your health without maxing the credit card so you'll still have money to relax in five-star comfort. By Helen Hawkes.

### **Get hands-on help**

When you think about indulging in a blissful, one-hour massage, you probably file it under extravagances. Think again. Studies by the Miami Institute of Touch Research show a professional rubdown lowers levels of stress hormones such as adrenalin and cortisol and prompts the release of feelgood endorphins so you'll stay well and lower your health costs. Other benefits: improved circulation and skin tone, reduced anxiety and speedier healing. For a nurturing body treatment at a fraction of the usual price, check your local Yellow Pages or go to [www.naturaltherapypages.com.au/find\\_a\\_school](http://www.naturaltherapypages.com.au/find_a_school) then phone to see which days students offer services to the public. A remedial massage, which works stiff muscles, is the best choice for an environment that may not be suited to pure relaxation therapy.

### **Make prescriptions painless**

If your pharmacist asks if you want the generic medicine, instead of the branded one, say yes.

Many are made by the same manufacturer, says NSW GP Dr Frank Vella. The main difference: packaging. You can even get a generic form of the Pill which will give you more money in your purse every month.

### **Work out how often you'll work out**

Are you a once-a-week, low commitment type of gym goer, or do you want to train three or four days a week and don't mind locking in for the long-term?

Before you sign up for any gym membership, it pays to do your mathematics.

For example, at the Fitness First gym chain, a casual visit will cost you \$20. This is probably a good option for the first couple of visits to check out whether you like the club.

If you're the low commitment type, you can then sign up for a month-to-month membership, on which you only have to give four weeks' notice, for around \$44 to \$52 a fortnight, says membership consultant Aaron McCormack.

Commit to a year's membership and you'll bring the costs down to around \$34 to \$42 a fortnight, a saving of around \$120 over a year. But the catch is, you'll need to pay a joining fee of up to \$100 and a get out fee of up to \$200 if you decide to terminate your membership early.

At Fernwood women's gyms, a month-by-month membership, on which you have to give two weeks' notice, costs \$27.50 a week compared to a basic, 12-month membership of \$22.50 a week. If you're only going to work out during winter, or plan to go overseas, the monthly membership will save you get out costs of around 30 per cent of remaining contract time.

A single, casual visit costs \$15, good for non-committers!

### **Have great sex more often**

Don't overlook good sex as a feelgood mind and body therapy.

Numerous international studies show that sex can reduce pain and depression, help your heart and boost immunity. That's because it increases production of a hormone called oxytocin as well as other endorphins. Researchers have also found higher levels of Immunoglobulin A, essential to immunity, in people who have regular sex. And did we

mention that sex can burn up to 800 kJ a session, helping you stay fit without going to the gym.

### **Perfect your smile**

Floss, floss, floss. Yes, flossing isn't high on anyone's list of exciting activities but you might get more enthusiastic about it if we told you it could literally save you thousands of dollars. Sydney dental hygienist Linda Steingrinsson explains that unhealthy gums can lead to tooth loss and that means replacing a tooth - at a cost of up to \$7000 for an implant. Before then, you'll have to pay around \$200 for every appointment you have with a periodontist (a gum specialist). She advises her clients to floss once a day, before bed, and use the floss in a C-shape to get right under the gums. With the money you save, you can fly around Europe first class. By the way, if you want to save on cleaning costs between dental visits, try Colgate Total Professional Weekly Clean toothpaste, from \$6.95, once a week. It contains Prophy-Silica, the same ingredient dentists use to clean your teeth. You can even get a free sample at.

<http://www.totalprofessional.com.au/home> And if you want to whiten your teeth at home, with a similar product to that used in dentists, get Bedazzled for \$99, at [www.wrinkledoctor.com.au](http://www.wrinkledoctor.com.au)

### **Try vitamin therapy**

Stop paying full price for vitamins. Instead, shop for them online. Our best tip is to join the "club" of a reputable Australian company like Golden Glow ([www.goldenglow.com.au](http://www.goldenglow.com.au)). You'll get ongoing discounts and specials and a wider variety of products that you'll find in many pharmacies.

### **Petition the boss**

How about getting the boss to pay for keeping you healthy?

Many companies now offer employees bonus or reward systems – you get a massage, a discount gym membership for maybe even a yoga class – as a way of helping them stay healthier, says corporate consultant Andrew May, author of Flip The Switch.

One of the leading corporate health providers, Good Health Solutions, currently provides health assessments, fitness classes ranging from yoga to boxercise, nutrition and lifestyle counselling and health workshops to employees at more than 600 companies in Australia, including ANZ, the Commonwealth Bank, IBM, KPMG, Westfield and the City of Sydney.

All of these services are paid for by the company and you get the benefits, says company director John Lang.

If your boss isn't offering you extra incentives to stay fit and well yet, it's time to petition the company to provide you with some well-being extras.

### **Go for visual glamour**

Love to experiment with contact lenses? Every time a new contact lens comes onto the market, optometrists get free samples for clients to try. Says NSW optometrist Greg Izzard: "Anyone who is trying contact lenses for the first time will get a sample pair, as will regular clients who want to try something new." For the best freebies, establish a good relationship with your optometrist, he says. Everyone under 40 should get their eyes checked every five years and, over 40, every three. By the way, if you do wear glasses, you'll probably find it less expensive to buy chic designer frames online.

### **Find the best health fund**

If you earn more than \$50,000 a year, get health insurance. If you don't you'll pay an extra one per cent (of your income) Medicare levy surcharge, in addition to the Medicare levy of 1.5 per cent.

Even if you earn less than \$50,000, a health fund can pay dividends if you need an expensive treatment that you otherwise wouldn't be able to afford, or if you just want help with everyday items like dental, optical or even alternative treatments like osteopathy or acupuncture.

Choosing the best – and least expensive – health fund for you is easy. Just go to [www.iselect.com.au](http://www.iselect.com.au) and fill in what options you want. They'll do the legwork for you.

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