

WELLBEING

World Suicide Prevention Day 10th September 2018



More than 800,000 people take their lives each year across the world, and in the UK and ROI, more than 6,000 people die by suicide a year. Which is an average of 18 deaths per day.

On the 10th September 2018, countries from around the globe will be taking part in the annual awareness event, World Suicide Prevention Day (WSPD).

The campaign is organised by [International Association for Suicide Prevention \(IASP\)](#) and the [World Health Organisation \(WHO\)](#), and its aim is to raise awareness around the world that suicide can be prevented, and to reach out to people who are struggling to cope.

The annual awareness campaign began in 2003, with various events being held each year. Previous years have included; conferences, educational seminars, lectures, media promotions, memorial services and organised spiritual events, all with the aim of:

- Raising awareness that suicide is preventable
- Improving education about suicide
- Spreading information about suicide awareness
- Decreasing the stigma surrounding suicide

Did you know?

- In the UK, there were 3.6% fewer

suicides in 2016 than in 2015 – a decrease by 223 deaths.

- Suicide is the single biggest killer of men aged under 45 in the UK
- In 2015, 75% of all UK suicides were male.
- The age group with the highest suicide rate for females in the UK is 50-54.

How can I help?

You might feel that you don't know how to help someone, because you don't know what to tell them or how to solve their problems. But you don't need to be an expert to support someone in need. In fact, sometimes people who think they have the answers to a problem, are less helpful. Don't forget that every person is different, so you cannot utilise a 'one size fits all' approach.

Below are several tips on how you approach someone you think may be experiencing suicidal thoughts:

Find an appropriate time and place

Think about where and when to have the conversation before you start. Choose a location where the individual feels comfortable and has time to talk.

Ask gentle questions, and listen with care

You might feel that you don't know how to help someone, because you don't know what to tell them. But you shouldn't tell them anything. The best way to help someone is to ask questions, and ensure they feel like they've been listened too. By asking questions, the person you are talking too will find his or her own answers without being assisted.

Offer help and support

If a friend or family member is suicidal, the best way to help is by offering an empathetic, listening ear. Let your loved one know that he or she is not alone and that you care. You can offer help and support, but you can't solve a suicidal person's underlying issues. He or she has to make a personal commitment to recovery.

Look after yourself

Hearing someone else's worries or problems can affect you negatively too. Take time for yourself to do the things you enjoy, and if you need to talk, find somebody you trust to confide in. Be careful not to take on so much of other people's problems that you begin to start feeling down.

How can I get involved?

There are many ways for you to get involved in spreading awareness of WSPD. They include:

- Donating online to Samaritans [here](#)
- Look at volunteer opportunities [here](#)
- [Support](#) for those bereaved by suicide

If you have any concerns regarding your mental or physical wellbeing, or are worried about someone close to you, call our helpline on: [0800 030 5182](tel:0800 030 5182).

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your wellbeing.

www.healthassuredeap.com

TOPICAL

Migraine Awareness Week

2nd–8th September 2018



Migraines are the third most common disease in the world with an estimated global prevalence of 14.7% (that's around 1 in 7 people).

Migraine Awareness Week (MAW) is an annual awareness campaign hosted by [Migraine Trust](#). The aim of the campaign is to educate the public on the effects of migraines, and to reduce the stigma that surrounds the health condition.

What is a migraine?

Simply put, a migraine is a moderate or severe headache on one side of the head. A common health condition, migraine's affect roughly one in every five women, and one in every fifteen men, usually becoming more prominent in early adulthood.

Types of migraines

Migraine with aura - a common type of migraine, featuring neurological symptoms such as seeing coloured spots, tunnel vision and flashing lights.

Migraine without aura - the most common form of migraine, as 70-90% of people who suffer from the condition experience this type.

Symptoms and stages

The most common symptoms of a migraine include throbbing headaches, sensitivity to light and noise, pain in the temples, nausea, vomiting and lethargy.

It can be difficult to predict when a migraine attack will occur. However, you

can often track and distinguish a migraine through its defined stages. These stages include:

- Premonitory or warning phase
- The headache or main attack stage
- Resolution
- Recovery or postdrome stage

Causes of migraines

There is no definitive cause for migraines however, it is understood that genetic and environmental factors appear to play a significant role in the development of migraines.

When studying the origins of migraines, recurring causes are known as 'migraine triggers'. Some of the most common triggers include:

- Changes in routine
- Stress
- Lack of sleep
- High caffeine intake
- Hormonal changes in women
- Consuming food additives
- Dehydration

Treatment

There is currently no known cure for treating migraines, but there are a number of treatments that are easily accessible:

- **Painkillers** - over-the-counter medication such as paracetamol and ibuprofen.
- **Triptans** - medication that targets reversing the changes in the brain that may cause migraines.
- **Anti-emetics** - medication that aims to reduce the symptoms of vomiting and nausea.

Did you know?

- Migraines are more prevalent than

diabetes, epilepsy and asthma combined.

- Chronic migraines affect approximately 2% of the world population.
- Migraine affects three-times as many women as men.
- Research suggests that 3,000 migraine attacks occur every day for each million of the general population. This equates to over 190,000 migraine attacks every day in the UK.

How do I get involved?

1. Follow The Migraine Trust on [Facebook](#) and [Twitter](#) and spread the word by using the hashtags #letsbeatmigraine and #migraineawarenessweek.
2. Visit the Migraine Trust [YouTube channel](#) and share a video via social media to help get people talking and thinking about migraines.
3. Challenge your friends and family to take the online [migraine quiz](#).
4. Become a MAW fundraiser by hosting an event and challenge your local community with a fundraising activity. [Click here](#) for event ideas.
5. Make a [donation](#) to Migraine Trust to help fund research, and support those in need of help.

If you feel as though you suffer from migraines frequently and need further assistance, please contact your GP. But if you have any concerns regarding your mental or physical wellbeing and want to speak to a wellbeing expert, call our helpline on: **0800 030 5182**.

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your wellbeing.

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LEGAL

Probate – What to do Following a Death



The weeks and months following a bereavement can be exceptionally difficult.

Coming to terms with the loss may be the main focus following the death of a loved one, but there are also practical matters to be considered and may require action by the Executor of the estate.

Probate is the process of dealing with the property, finances and assets of a person who has died. This can be a complex and time consuming process, but is one for which Health Assured can provide assistance every step of the way. The below guide serves as an overview of the relevant steps to provide insight into what to expect.

The first thing that an Executor needs to consider is whether they require permission to collect assets and distribute the estate in accordance with either a deceased's Will, or if there is no Will, the [rules of intestacy](#). Probate is the process under which an individual (usually the Executor or next of kin) obtains the rights to deal with a deceased's Will. A 'Grant of Representation' may be needed to provide the legal authority to administer the estate, these fall into two categories:

1. Grant of Probate

When Probate has been granted through a Grant of Probate, the Executor can start to deal with the deceased person's assets in accordance with their Will. In England and Wales, Northern Ireland and the Republic of Ireland, this process is referred to as the 'Grant of Probate', whereas in Scotland it is called 'Confirmation'.

2. Letters of Administration

Letters of Administration is the appropriate grant if the deceased passes away without a Will. Letters of Administration are similar to the Grant of Probate and can be issued to the next of kin. They can also be issued where there is a valid Will, but the Executor who is named in the Will is not applying for Probate.

The Key Stages of Probate (England and Wales)

1. Check if there's a Will at the earliest opportunity - this normally states who the deceased intended to act as Executor (the person that deals with the estate). If you can't find the Will but believe one exists, there are options available to help you find a copy, so contact Health Assured to discuss this further.

If there is no Will, the next of kin can apply to deal with the 'Intestate' estate, but it is recommended that you seek additional advice from the helpline if this happens.

2. Assess whether you need permission to access the deceased's assets by obtaining the Grant of Representation.

3. Apply to get a Grant of Representation - this gives you the legal right to access things like the person's bank account.

4. Value the estate and pay any Inheritance Tax that's due.

5. Collect the estate's assets, for example money from the sale of the person's property.

6. Pay any debts, for example unpaid utilities bills.

7. Distribute the estate in line with the Will or intestate rules - this means giving any property, money or possessions to the people entitled to it ('beneficiaries'). If there are concerns regarding the Will, or it is an 'Intestate' estate, consider seeking advice before distributing the remaining estate.

If you live in England and Wales:

To obtain Probate, you will need to complete the relevant forms and send to your local Probate Office. The Application fee is £215, [click here](#) for more information.

If you live in Scotland:

You will need to apply for 'Confirmation'. The confirmation fee varies depending on the size of the estate, for more information, [click here](#).

If you live in Northern Ireland:

To obtain Probate, you will need to arrange an appointment with your local [Probate Office](#). The fee is £296 for estates worth more than £10,000. There is no fee to pay if the estate is worth less than £10,000.

If you live in the Republic of Ireland:

You must apply to the [Probate Office](#)

Is Probate necessary?

Generally, the more complex and valuable the estate, the more likely the requirement to obtain the Grant of Representation. This is typically required in England or Wales when:

- The deceased owned property such as a house or land.
- The deceased held assets in a bank or other financial institution greater than the amount the institution is willing to release without a Grant of Representation.

Probate may not be necessary when:

- The estate was held jointly with the person's surviving spouse or civil partner, for example a joint bank account.
- The estate doesn't include property or land.
- The amount held in the bank is relatively small (usually below £5,000).

Is it necessary to instruct a solicitor?

Dealing with an estate can be complicated and often solicitors are instructed to take care of the estate accordingly. If the estate is complex or the executor does not wish to process the estate, then it is advisable to instruct a probate solicitor. To find a local solicitor, [click here](#). However, solicitor fees can be costly and if the executor is prepared to act, this can ultimately save hundreds of pounds.

If you require any advice, guidance or support in relation to probate, or any practical guidance following the death of a loved one, contact Health Assured's 24/7 confidential helpline on: **0800 030 5182**.

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your wellbeing. www.healthassuredeap.com