

HEALTH ALLY

ISSUE 13: APRIL TO JUNE 2017

"It's all in your mind..."

Alliance | health

Quarterly Newsletter



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FROM THE EDITOR:

Can our thought life contribute significantly to our well-being? I didn't think so until I found out that 75 to 95% of our illnesses are a direct result of our thoughts. What we think about affects our emotions and as much as we appreciate this, by dwelling on our thoughts sufficiently, this sets in motion a mental vitality that leads to its physical equivalent. Besides that, negative thoughts can trigger inflammation and unnecessary diseases which are expensive to cure. As such, it is imperative that we consciously pay attention to our thought life with a view to protecting our overall health.

Furthermore, the little things that we ignore in life, for example, sleep deprivation, stress, negative thoughts, lack of exercise, among others, are the cause of many sicknesses that we so often suffer from. Unusual episodes in our lives, such as shattered hopes, disappointments, deaths and family grief, seldom leave us in a desirable mental condition. According to research, grieving is normal, but if it takes too long it may lead to depression. According to an article by Hannah Furness, Royal Correspondent, it took Prince Harry two decades to come to terms with the death of his mother. Would you believe the latter almost went into a "complete mental breakdown?" This only shows the extent to which the subject of mental health, with the stigma associated with it, is left unaddressed even in high places. Truly, without opening up, victims are traumatized and left to unwarranted suffering.

There is hope for improving our mental health state. Regular exercise, positive thinking, having a balanced diet, having adequate sleep and a good attitude towards life in general and finding someone to talk to and share with are tried and tested ways. Medical research points to the fact that positive thinking and consciously controlling your thought life are some of the best ways of detoxing your brain. They allow you to get rid of those toxic thoughts that can negatively control and consume your mind.

Happy Reading!!

KNOW YOUR SCHEME: WHAT ARE REASONABLE AND CUSTOMARY CHARGES?

International healthcare funders around the world recognise that different medical services have different costs in different locations. These are dependent on a wide variety of different factors varying from licencing fees, regulations and local operating costs (in some locations even sourcing clean water can be costly). In order to ensure that treatment costs are funded in a way that is fair, and in a way that does not penalise a member for living in a location where some costs may be higher, health funders try to ensure that the usual charges for that location are paid in full.

Reasonable and Customary charges are the medical expenses compatible with the level of fees charged by the majority of licensed doctors or hospitals in the city and in the country of service provision (benchmark fees). This is provided that the benchmark fees are for the treatment of a similar condition by doctors and hospitals of similar qualification and standing to those who provided the treatment.

So this term, Reasonable and Customary charges, refers to the amount usually charged by a provider in a certain area for a certain service. The US government healthcare website defines usual, **customary** and **reasonable** as being "The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service."

The amount usually charged can be calculated by the application of an average charge, or by utilising specific agreed contract charges, or occasionally by even requesting that members get a minimum of three quotations for any expensive surgery or treatment.

For example, there are some cases whereby different pharmacies charge widely differing amounts for dispensing the same drug. Or different laboratories may charge widely differing fees for the same blood tests and diagnostics. In such cases a funder may decide that the Reasonable and Customary amount that will be funded may be **up to the average** charge across all providers. Or the funder may decide that the Reasonable and Customary amount is equivalent to the **most frequently charged** standard fee.

In either case the funder would be acting in the best interests of the fund members. This is because without such a regimen the fund would be exposed to unscrupulous providers who may be intent on charging unreasonably high fees. Such high fees, if paid in full, would then correspond with higher contributions required for the fund to remain solvent. The end result would be that the contributions of most members (who are incurring average charges for their treatments) would be subsidising those other members choosing to incur higher costs.

So the underlying logic of paying for treatment charges up to Reasonable and Customary rates is to try and pay treatment costs in full, but to also discourage needless price increases and minimise cross subsidisation of member costs.

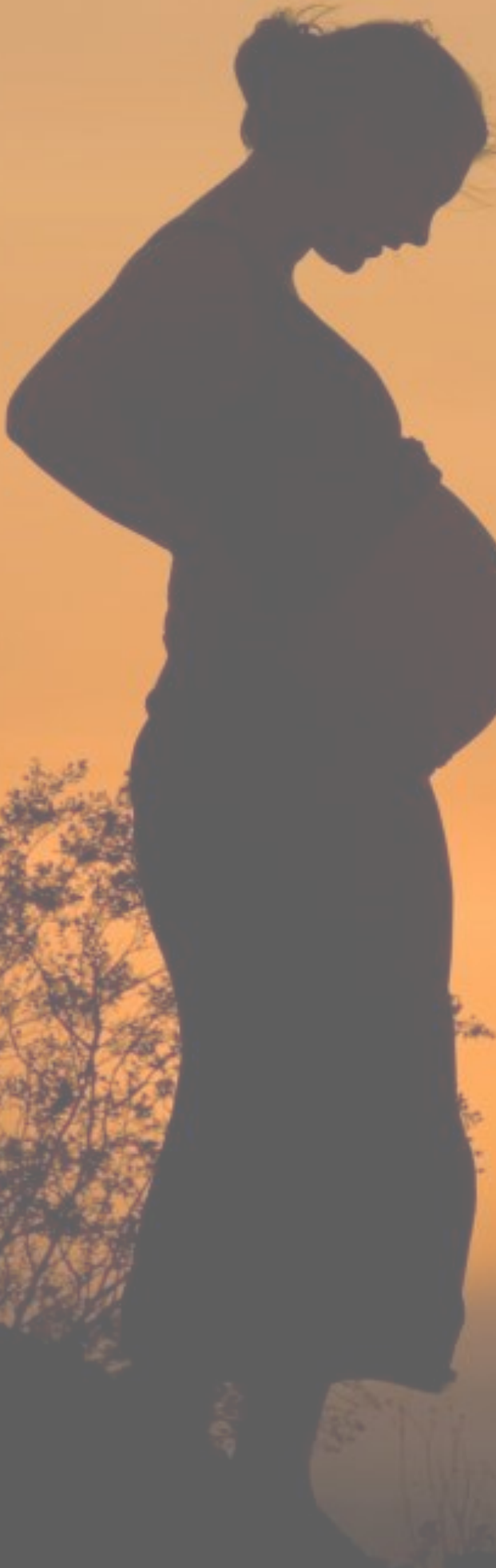
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PRIVATE MEDICAL COVER

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FERTILITY MYTHS BUSTERS



When you are struggling to become pregnant, the last thing you need is misinformation and empty advice. Yet everyone around seems to have their two cents to add. South Africa's fertility experts Dr. Tony Rodriguez and Dr. Tobie De Villers were consulted to bust or confirm the myths surrounding infertility.

MYTH 1: IF YOU RELAX, IT'LL JUST HAPPEN

Tony disagrees with this but emphasizes that there is no question about the fact that stress plays a huge role in diseases that cause infertility. He also cautions that it is impossible to "relax" because it's a relative term, and we will always have stress in our lives. Instead, couples who are trying to conceive should rather try to manage their stress.

MYTH 2: MISCARRIAGES CAUSE INFERTILITY

Tony says that while repeated miscarriages can indicate conditions that make it difficult to conceive, having a miscarriage can actually be taken as a positive sign that the couple is able to conceive. Tobie does point out that neglected miscarriages, with subsequent infection, may impair future fertility. If you've had one or more miscarriages, make sure that your doctor knows about this.

MYTH 3: CYCLING/HOT SHOWERS/TIGHT UNDERPANTS LEAD TO MALE INFERTILITY

"The motility of a man's sperm is affected by heat. Restrictive clothing and excessively hot showers cause the temperature in the groin to rise," says Tony. "If there's an existing problem, these factors can make it worse, but otherwise they will not cause infertility."

MYTH 4: IF YOU HAVE HAD AN ABORTION YOU WILL NEVER BECOME PRGNANT AGAIN

"Having an abortion will not lessen your chances of becoming pregnant again, unless there were complications from the procedure," says Tony. "This sometimes happens when women have abortions at clinics that are not reputable, and where the facilities are poor or doctors incompetent."

MYTH 5: EVERYONE OVULATES ON DAY 14 AND HAS A 28-DAY PERIOD

In real life, menstrual cycles can vary from 20 to 70 days (sometimes even more), while ovulation in a 28-day cycle can anywhere from day 13 to day 15. Tony advises that if you are struggling to conceive and you have an abnormal cycle, ask your doctor about it, as it could possibly indicate endometriosis or Polycystic Ovary Syndrome (PCOS).

MYTH 6: IF YOU SMOKE AND DRINK, YOU WILL NEVER BECOME PREGNANT

This is not entirely true, if you smoke and drink you can become pregnant, but it becomes more difficult. "Smoking and drinking do affect sperm quality in a negative way." Warns Tobie

MYTH 7: MEN WITH A LOW SPERM COUNT CAN'T IMPREGNATE THEIR PARTNERS

While it seems that the more sperm count there are, the better the chances of one of them reaching the target, men with a low sperm count are more than capable of getting their partners pregnant.

L&L 2010

STRESS AND DEPRESSION

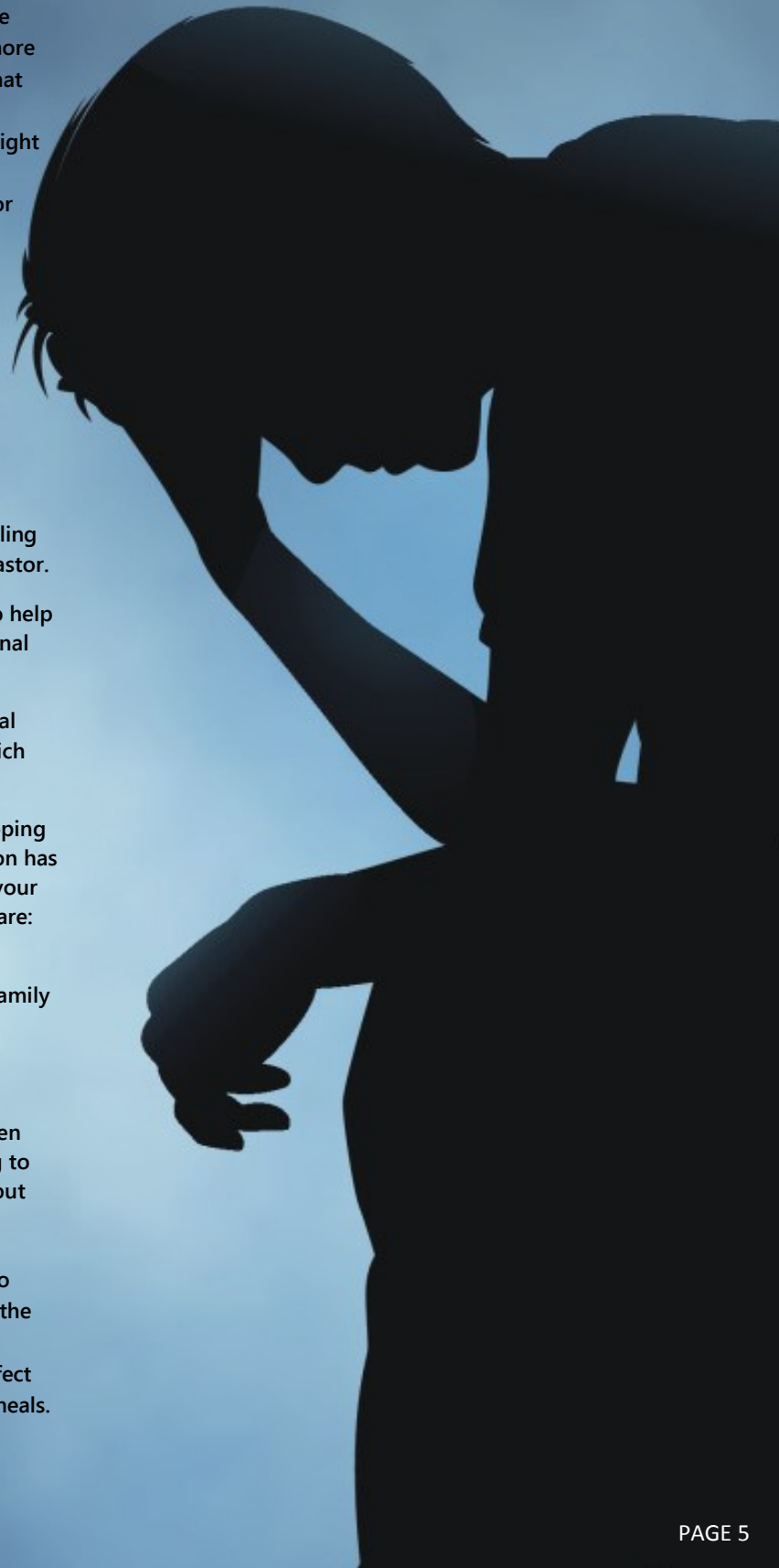
Stress is a normal psychological and physical reaction to positive or negative situations in your life, such as a new job or the death of a loved one. Stress itself isn't abnormal or bad. Stress can be beneficial by helping people develop the skills they need to cope with and adapt to new and potentially threatening situations throughout life. However, the beneficial aspects of stress diminish when it is severe enough to overwhelm a person's ability to take care of themselves and family.

What's important is how you deal with stress. It may seem like there's nothing you can do about stress. But you have a lot more control than you might think. In fact, the simple realization that you're in control of your life is the foundation of stress management. Engaging in healthy activities and getting the right care and support can put problems in perspective and help stressful feelings subside in a few days or weeks. Some tips for beginning to feel better are:

- Take care of yourself
- Eat healthy, well-balanced meals
- Exercise on a regular basis
- Get plenty of sleep
- Give yourself a break if you feel stressed out
- Talk to others: Share your problems and how you are feeling and coping with a parent, friend, counselor, doctor, or pastor.
- Avoid drugs and alcohol: Drugs and alcohol may seem to help with stress. However, in the long run, they create additional problems and increase the stress you are already feeling.
- Take a break: If your stress is caused by a national or local event, take breaks from listening to the news stories, which can increase your stress.

Chronic stressful life situations can increase the risk of developing depression if you aren't coping with the stress well. Depression has many possible causes, such as genetics, brain chemicals and your life situation. Some self-help tips for coping with depression are:

- Stay in touch. Don't withdraw from life. Socializing can improve your mood. Keeping in touch with friends and family means you have someone to talk to when you feel low.
- Be more active. Take up some form of exercise.
- Face your fears. Don't avoid things you find difficult. When people feel low or anxious, they sometimes avoid talking to other people. Some people can lose their confidence about going out, driving or travelling.
- Have a routine. When people feel down, they can get into poor sleep patterns, staying up late and sleeping during the day. Try to get up at your normal time and stick to your routine as much as possible. Not having a routine can affect your eating. Try to carry on cooking and eating regular meals.



The mouth is the gate of the body. Guard it well!

Even though we've been brushing our teeth for years and years, many of us will be surprised to learn that we are not doing it properly.

What Is the Right Way to Brush?

Proper brushing takes at least two minutes — that's right, 120 seconds! To get a feel of the time involved, try using a stopwatch. To properly brush your teeth, hold your toothbrush at 45 degrees to the long axis of the teeth and use short, gentle strokes, paying extra attention to the gumline, hard-to-reach back teeth and areas around fillings, crowns or other restoration.

Concentrate on thoroughly cleaning each section as follows:

- Clean the outer surfaces of your upper teeth, then your lower teeth.
- Clean the inner surfaces of your upper teeth, then your lower teeth.
- Clean the chewing surfaces.
- For fresher breath, be sure to brush your tongue too.

These four steps are the best and easiest ways to help you remember how to care for your mouth, teeth and gums:

- Brush at least twice a day with fluoride toothpaste for at least two minutes,
- Brush all tooth surfaces not forgetting the tongue and the gums
- Limit the number of times you eat snacks each day
- Visit your dentist every six months for an oral exam and professional cleaning.

What Type of Toothbrush Should I Use?

Most dental professionals agree that a soft-bristled brush is best for removing plaque and debris from your teeth. Small-headed brushes are also preferable, since they can better reach all areas of the mouth, including hard-to-reach back teeth. For many, a powered toothbrush is a good alternative. It can do a better job of cleaning teeth, particularly for those who have difficulty brushing or who have limited manual dexterity.

How Important Is The Toothpaste I Use?

It is important that you use a toothpaste that's right for you. Today there is a wide variety of toothpaste designed for many conditions, including cavities, gingivitis, tartar,

stained teeth and sensitivity. As a general rule use a pea sized amount of toothpaste. Ask your dentist which toothpaste is right for you. The importance of regular dental visits is of paramount importance to your oral health wellbeing. The oral health practitioners are trained for years and will help you detect diseases early and advise your on wide range of issues to do with your mouth and surrounding structures. Visit one today!

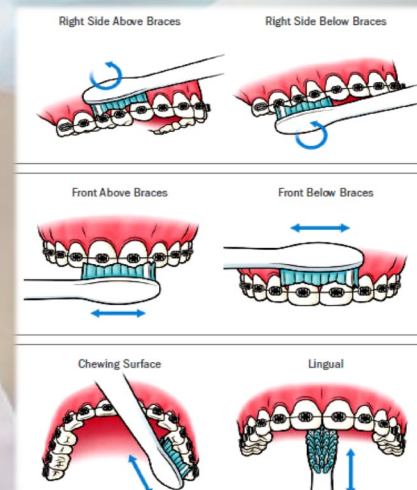
How Often Should I Replace My Toothbrush?

You should replace your toothbrush when it begins to show wear, or every three months, whichever comes first. This also depends on the quality of the toothbrush, the cheaper and low quality ones may not last that long. It is also very important to change toothbrushes after you've had a cold, since the bristles can collect germs that can lead to reinfection.

How Early Should Children Start Brushing?

As long as the first teeth appear in their mouth the child should start brushing. The first teeth appears at around 6-8 months of age. There is a wide range of toothpastes and toothbrushes that are available on the market that caters for children's teeth. Please note it is not safe for children to use adult toothpastes.

When Is The Best Time To Brush Your Teeth?



I will be very brief and straight forward on this point. Brush your teeth 2 times a day. After breakfast and just before you sleep. Please take note at the specificity of the time of brushing, it's not just 2 times a day but at what specific time of the day is of great importance.

The mouth is the gateway of the body. Guard it well!

Dr Tashinga Chinhenzva is a practicing dentist in Milton Park, Harare and can be contacted on email: harveybrowndental@gmail.com

FAMILY DYNAMICS AND THE HEALTH OF YOUR CHILD



There is no doubt that stress affects our health. This is true in adults and is also true in children. The effects of stress in children may be more difficult to identify and manifest themselves in unexpected ways. Numerous studies have shown how stress affects the immune system: one only has to think of how easily you get sick when you are stressed to realise this.

Children are very sensitive to their surroundings. The impact of family dynamics and a positive nurturing environment are extremely important in the child's growth and development. From a very young age, children learn to communicate from their parents and caregivers. This is not only the acquisition of words but, and in some ways more importantly, the pattern of communication. As difficult as it may be for parents, the way they speak to each other, and the degree and level of communication they display in the home directly impacts on the child.

For the child experiencing stress in the home environment, coping with this is a challenge. The child does not have the coping mechanisms yet, and depending upon the individual personality, may act out this stress in various ways. Sudden onset of bedwetting for example may reveal underlying stress in the home. Changes in appetite, with an increase or decrease in weight, as well as repeated illnesses can all be signs of stress in the child.

Children see the world very differently to adults. Young children especially believe their actions have direct consequences on those around them. So, for example, the six year old child may really believe that mom and dad are arguing because he didn't finish his school lunch.

Parents have the difficult task of balancing the need for open dialogue with the need for age-appropriate communication. Too much information may also negatively affect the child.

Keeping the balance is not easy, but, as with all of life's challenges, an approach that is empathic to the age and stage of development of the child, will go a long way to ensuring that the family environment remains a positive influence in the child's life.

Dr I. Karbanee

MBChB (UCT), DTM&H (Wits), FCPaed (SA)



Get Fit, Get Healthy, Get Moving..... Get GymFinite Multi-Pass

We all have habits, some good, some bad. As human beings, we are hard-wired to be habitual. Some of us drink too much and eat too much, some of us watch the same reality TV show every day of the week. Ever noticed, however, that healthy habits are often harder to stick to than unhealthy ones? Healthy habits include regular exercise, eating well, getting sufficient sleep and making time for loved ones ... things that are good for our health and soul. However, in the current environment we live in, mental stress plays a big role in developing bad habits, such as binge eating and drinking, perhaps even smoking. This in turn can lead to high blood pressure and heart disease, and in social settings, can decrease productivity in the workplace and possibly ruin existing relationships with loved ones.

Regular exercise has been shown to reduce stress, boost endorphin levels which keep us happy, improve self-confidence and alleviate anxiety, thus formulating healthy habits. Of those healthy habits, eating well and maintaining an active lifestyle, whether that involves going for a run or going to the gym, are probably the hardest to stick to but they can be the most rewarding. We often set ourselves the same goals over and over again"I'm going to watch my diet and go to the gym"; how is your success rate in achieving those goals? If the answer is "not so good" then why is that? Well I could list many reasons and you can take your pick, but I'm going to focus on the most realistic reasons, and those are 'accessibility' and 'cost'.

Accessibility refers to whether you live close enough to a gym or whether you can finish work in time to make the 5:15pm aerobics class or whether you can squeeze in a quick lunchtime workout during your busy day. The cost is pretty self-explanatory. At the end of the day a high-quality fitness facility can leave a dent in your wallet at the end of every month, especially if you can only fit in one or two sessions a week. So where does that leave us? It leaves us questioning how we are ever going to achieve our desired goals.

Well, we may have found the answer! There's a new

GymFinite MULTI-PASS
★Alliance★

NEW IN 2017

Offering you access to 5 gyms
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\$45* per month!!

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www.gymfinite.co.zw

* Ts & Cs apply

fitness membership product in town and it's called the GymFinite Multi-Pass. The **GymFinite Multi-Pass** gives you access to 5 different fitness facilities in Harare, including Innovate High Performance Centre, The Yoga Room, Rolf Valley Gym, Oxygen Fitness Centre and Full Speed CrossFit; in addition there is an option to attend ProACTIVE Gym in Bulawayo. It offers three levels of membership; Life, Executive Life & Platinum Life, giving you access to train at these great exercise facilities as a member of Alliance Health at a special rate from as little as \$45 per month. The GymFinite MultiPass provides you with accessibility, variety, choice and best of all, it won't break the bank.

Sebastian Baumhoff
Exercise Physiologist
Gym Director of Innovate High Performance Centre
GymFinite MultiPass Director

Dr Austin Jeans
Sports Medicine Physician
Medical Director of The Rolf Valley Centre for Sports, Exercise & Lifestyle Medicine
Author of The Low-Carb Companion
GymFinite MultiPass Director

Frequently Asked Questions (F.A.Qs)

What is a pre-existing condition?

Pre-existing means any condition or related medical condition which:

- was foreseeable,
- manifested itself,
- the member had signs or symptoms of,
- the member sought advice for,
- the member received treatment for, or
- to the best of the members knowledge, was aware existed.

Whether the condition had been diagnosed or not, at any time before the start of your cover. A related condition is any disease or illness or injury that is caused by a pre-existing condition or results from the same underlying cause as a pre-existing condition.



Alliance Health, in partnership with National Blood Services Zimbabwe hosts a Blood Drive in Harare and Bulawayo quarterly for blood donations.

This year, on the 7th of April 2017, Alliance Health hosted the National Blood Service Zimbabwe for a blood drive in an effort to raise awareness on the importance of donating blood. We would like to appreciate and applaud all the heroes who took time out of their busy schedules and came out in numbers to donate blood.

You are invited to come and donate blood and save a life in August 2017 on a date to be advised.

MEET OUR BULAWAYO OFFICE CLIENT SERVICES REPRESENTATIVE

MRS VIMBAI MASAMBA



We wish to advise that TelOne has reconfigured the old telephone numbers for Bulawayo which are now prefixed with a "2".

The new numbers for Bulawayo have seven digits as follows:

(029) 2230651 / 41 / 49 / 83

Thank you for bearing with us over the past couple of weeks while our lines were down.

KIDZ ZONE

Winter Word Search Puzzle



F S K A T I N G H O C K E Y V
 V U S B J T M P W O L P T D W
 P T N P B O O T S F Y S A L T
 S N O W M A N Y C C S T O R M
 E F W T Z L S E I R R U L F S
 S F M L E E L Y E O Y Y D N E
 E O O M E M I A U M A V O I R
 K G B S W O P S B L F W G H U
 A N I H V B P A P W B M N S T
 L I L O B B E N N L O L I K P
 F D E V D U R D O Q U N H I L
 X I N E D B Y W W X J P S I U
 Z L K L N I E L D T L D I N C
 F S V V L R K T F I R D F G S
 T S C R A P E R J W W H I T E

BOOTS SKATING
 DRIFT SKIING
 FISHING SLIDING
 FLAKES SLIPPERY
 FLURRIES SNOWBALL
 FUN SNOWBLOWER
 HOCKEY SNOWMAN
 ICY SNOWMOBILE
 PLAY STORM
 PLOW WHITE
 SALT
 SAND
 SCRAPER
 SCULPTURE
 SHOVEL



Winter Crossword

1 2

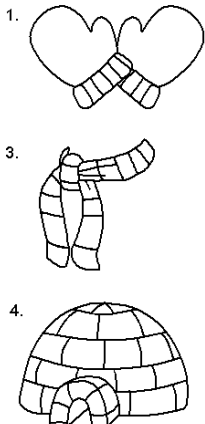
3

4

5

Word List:
 igloo, mittens, penguin,
 scarf, sleigh, snowman

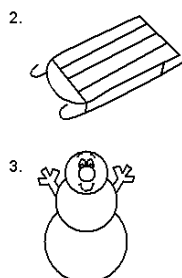
Across



5.

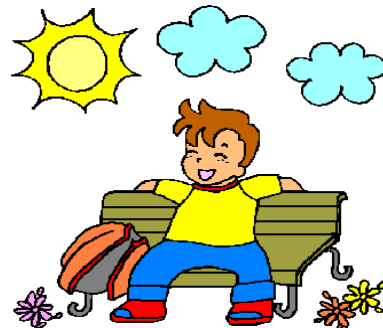
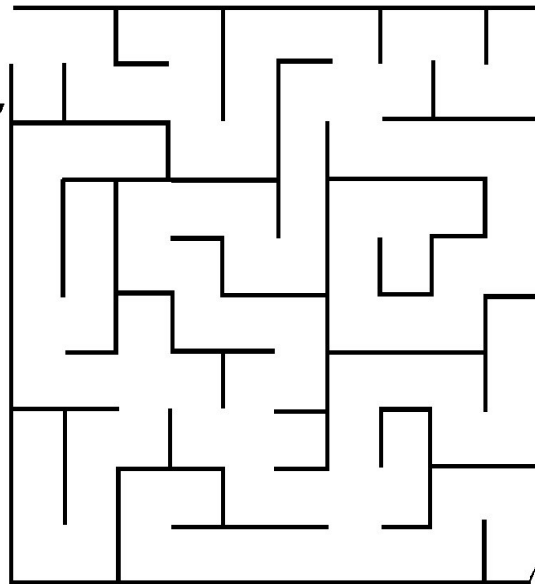


Down



Penguin's Home

Help your penguin friend find his home.



7 Fleetwood Road
Alexandra Park
Harare

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+263 772 126 119 / 778 244 128-9
Authorizations: 08677000716
E-mail: clientservices@healthzim.com

It's Competition time!!!

Test your knowledge and stand a chance to win. Email the answers to these questions to marketing@healthzim.com

The first 3 CORRECT entries will win the senders Alliance Health Gift packs. (*Please state your membership number)

1. On which packages are claims settled at **Reasonable and Customary Rates**?
2. BabyLine in no way offers diagnosis or prescription. **True/False**?
3. How many facilities can you access with GymFinite Multi-Pass?
4. Name 3 things you can do to manage stress?
5. Why do you need to pre-authorise?

Hint: Answers to these questions can be found in this and previous editions of the **Health Ally** newsletter.

COMPETITION WINNERS: ISSUE 12

D. Leliard 20001666; A. Patel 20002686; R. Connolly 00100

FRIENDLY REMINDERS

- Members are reminded that all **subscriptions/premiums** are to be **paid before the 1st of the invoiced month**. Should the account be in arrears at the time of treatment, **claims cannot be honored**. Even if the account is settled later, claims that fell into the period in which account was in arrears will still not be honored.
- It is our standard policy to use **email communications** to provide our members with updates, invoices, statements and payment advice notices. We recommend that you add our @healthzim.com email address to your **safe list** to ensure the emails arrive safely in your inbox rather than your junk mail.
- Ensure that your **email addresses and contact details** are kept up to date by advising Alliance Health of any changes to such.
- **Pre-authorization** is required for all major procedures, tests or treatment.
- Kindly ensure that all **claim forms** are completed in full before submitting, taking note of the key areas marked "critical information".
- Members are advised that you may be **required to wait a few minutes** whilst the pharmacist, radiologist, hospital, etc. calls Alliance Health to seek **authorization** for your treatment or medication. Please bear with us and with the service provider as this is necessary to ensure guarantee of payment for claims and to check availability of benefits.
- Members and service providers may use the 24HR Call Centre numbers below for after hour **emergency cases only: 08677000716 / 0772 126 120 / 0712 347 879. (WhatsApp)**
- For members who have **repeat prescriptions**, only one month at a time should be dispensed unless authorized by Alliance.

We value your feedback!!

Whilst every effort is made to ensure that our service to you is convenient, flexible and of the highest standards, we understand that we may not always meet your expectations and that you may find that you disagree with some of the decisions we make. If you feel at any point in time that we have not lived up to our set standard, then please do bring this to our attention by writing to:



complaints@healthzim.com

Any other queries and questions should be addressed to the Client Services team on:

clientservices@healthzim.com