



HEALTH ALLY

ISSUE 14

Good
Health is all
about
striving for
the right
balance.

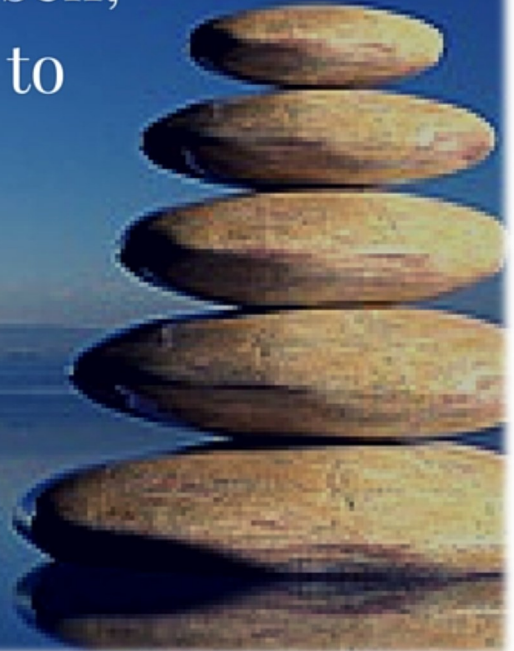
Find balance.

Alliance | health

Quarterly Newsletter

It's not selfish to love yourself,
take care of yourself and to
make *YOURSELF* a
priority.

It's essential.



IN THIS EDITION:

	Page...
Editors Note	2
Know Your Scheme: Medical aid vs Health Insurance	3
Importance Of Health Checks	4
Proper Attire For Exercise	5
Northern Medical Aid Society	6
Family Dynamics And Your Child's Health: COLIC 101	7
Introducing: The Claims & Membership Teams	8
Frequently Asked Questions	9
KidZone: Kidz In The Kitchen	10
2018 First Blood Drive	11
Friendly Reminders	11

FROM THE EDITOR

Most people know to visit the doctor when they are sick, but what about when they “think” they are healthy? Routine wellness checks are equally as important as doctor visits due to illness. The reason being many chronic illnesses can develop under the radar with very few signs of danger. Having regular wellness checks is crucial in keeping serious illness at bay.

Although it may seem tedious, having a medical check now and again could save your life. So go ahead and schedule a visit to your doctor today. After all, “**an ounce of prevention is worth a pound of cure**”.

A reminder for all members travelling to South Africa that our regional partners / case managers, MMA, are just a call away should you require medical attention. Kindly contact them on the details below:

Sr Sue Copeland

Meridian Medical Assistance (Pty) Ltd

Tel +27 11 792 8796/0287

Fax+27 11 792 0576

Email: assistance@massist.co.za

www.mmassist.co.za

Happy Reading!

KNOW YOUR SCHEME: What is the difference between medical aid & health insurance?

Alliance Health offers both medical aid and health insurance packages. However, most would ask what the difference between the two is. Well, health insurance plans and medical aid societies use two different approaches to solve two different problems.

⇒ Medical Aid Societies primarily provide members with ACCESS to many areas of health services, as well assisting members to cover the costs of these services.

⇒ Health Insurance Plans are designed primarily to provide members with FINANCIAL PROTECTION against the high costs of unexpected health care costs and the costs of using expensive health care services.

INTERNATIONAL HEALTH INSURANCE PLANS

vs

LOCAL MEDICAL AID SOCIETIES

Best suited for medical services that are **HIGH COST**, **SOPHISTICATED** but **INFREQUENTLY USED**

- Air Evacuations
- Cardiac Surgery
- Neurosurgery
- Burns and Reconstruction
- Major Accidents
- Cancer Treatment
- MRI and CT Scans

Best suited for health care services that are **ROUTINE, LOCAL** and **FREQUENT**.

- Family Doctor Consultations
- Medication
- Check Ups
- Testing and Diagnostics
- Maternity
- Dental - hygienist services
- Optical - appliances & refraction
- Cover for pre-existing and chronic conditions

Alliance health
Options

(including HIV)

Alliance
Options
Select

MULTIMED
PRIVATE MEDICAL COVER

northern
Alliance

THE NORTHERN
MEDICAL AID
SOCIETY



Alliance | health

THE IMPORTANCE OF PERIODIC WELLNESS CHECKS

Isn't it about time you took charge of your own health?

Almost no one likes going to the doctor, but it is something that everyone should put on the top of their priority list. Even if you feel fine and think your body is in top condition, regular wellness check-ups are extremely important. You could be leading a healthy lifestyle with a healthy diet and doing a lot of exercise, and have no bad habits such as drinking and smoking, but regular check-ups and preventive health care are still important.

Why are Check-Ups Important?

Routine check-ups can detect serious illnesses in their early stages, when you are not even showing any symptoms and when your chances for treatment and cure are better, and that is the main reason why they are so important. For instance, if you happen to have high blood pressure, high blood sugar or high levels of cholesterol, you may not be aware of that, since the symptoms are not as pronounced in the early stages.

Even a very fit and otherwise healthy person can develop certain types of cancer without even knowing it. By getting the right health services, screenings, and treatments, you are taking steps that help your chances for living a longer, healthier life. It also gives your doctor the opportunity to counsel you to promote healthy behaviour.

Apart from the benefit of detecting the symptoms of a potential disease on time, preventive health care can also help you avoid the physical pain you would have to endure in case you wait for the disease to spread. You need to remember that most diseases can be prevented or cured if you address the issue early on.

It is no secret that medical care can be very expensive, so preventive health care can definitely help you save a lot of money. It is better to pay for a simple preventive procedure than to spend a fortune on the treatment of some potentially serious illness that has reached an advanced stage.

Almost all of **Alliance Health's** medical aid and health insurance schemes include preventive health care and can cover preventive medical expenses, so it is of utmost importance that you make use of this benefit, invest in your health, after all your health is your wealth.

What tests should you have?

There are a number of tests you should do on your every check-up and those include blood pressure, blood sugar, cholesterol, HIV test, pap smear, mammogram, osteoporosis screening, among other preventive tests.

The tests you need depend on your age, health, gender, and your risk factors. Risk factors might include family history, such as having a close relative with cancer, and lifestyle issues, such as smoking. If you are at risk for a disease, you and your doctor will decide whether you should be tested for it.

Schedule an appointment with your health care provider to discuss what screenings and exams you need and when you need them. When you schedule those check-ups regularly, you can take your health in your own hands and ensure that you maintain a healthy lifestyle.



Many of us have the false notion that wearing the right and proper workout or exercise clothes is unnecessary, while many other people want to look good while they exercise. You may want your clothing and footwear to be stylish, but they also need to be functional. It is important to know that the best workout clothes are designed to make working out as comfortable as possible.

Several factors can affect how comfortable your workout clothes are, including the fabric they're made of and whether they're right for the type of exercise you will be doing. Wearing proper clothes for the chosen workout affects safety, performance, and physical drive.

How to pick the right workout outfit

Don't wear clothes that are very tight. You need to be able to move freely. And if you want to stay cool, air needs to reach your skin so it can dry your sweat

Color matters (really). In the summer, light colors will help you keep cooler. In the winter, dark clothes trap light and help you stay warm

Wear layers when it is cold. You can take some off as you warm up

Think about your head. Wear a hat or cap for sun protection. In cold weather, wear wool or similar hat to stay warm

Find the right fabric. If you are going to sweat, you may be more comfortable in material that soaks up wetness. Try a synthetic. Cotton may be less comfortable because it stays wet longer

Wear a comfortable sports bra (for the women). Wearing a supportive sports bra (neither too tight nor too loose) can help protect your breasts and keep them from bouncing painfully while exercising. Try on a few to see which style you prefer.

How to pick the right workout shoes

Make sure your shoes protect your feet. They should be sturdy and have cushioned soles. They should also have arch supports (the raised part inside that curves under the bottom of your foot).

Make sure the shoe is right for what you do. If you plan to run or play a certain sport a lot, consider shoes made for that activity. Tennis players should wear tennis shoes and runners should wear running shoes, etc. Ask a sports shoe salesperson for help.

Get the right fit. Ask a salesperson to measure your foot to check the fit. The wrong fit can hurt or even cause foot problems. Try to shop at the end of the day when your feet are a little larger. Also, when trying on shoes, wear the kind of socks you wear to work out.

Now, that you are better informed of the importance of proper clothing in exercise, you should feel confident to buy the right clothes and shoes for your workouts. ***Always remember to keep yourself hydrated when working out!!***

IMPORTANCE OF PROPER CLOTHING IN EXERCISE





With a 60 year history providing professional medical aid services and benefits to its members, The *Northern Medical Aid Society* offers a range of cost effective classic medical aid schemes providing members with access to a range of private health care services and facilities in Zimbabwe.

For best value contributions vs benefits in the market, contact NMAS today and receive **professional, ethical and personalised service.**

21st Century Healthcare

FAMILY DYNAMICS AND THE HEALTH OF YOUR CHILD



Colic 101

Many changes and adjustments occur from the time a baby is born, and in the first few months especially. This period of change can be very taxing on parents and caregivers. One of the challenges many parents face is the baby who cries incessantly and is difficult to comfort. There are many reasons why babies cry: these range from hunger, discomfort from a soiled nappy, to pain from various causes.

In an otherwise well baby, in the first six months of life, who cries for more than three hours a few times a week, colic should be considered. While this encompasses the medical definition of colic, every baby is different, and there is a wide spectrum of severity of colic. This ranges from mild abdominal discomfort to full blown prolonged episodes of crying. While nobody knows the exact cause of colic, it is thought to be associated with tummy cramps.

The starting point for parents is to get an accurate diagnosis. The baby who is restless and crying for long periods must be examined by a doctor to ensure there are no other causes of this behaviour. This is important as less common but more severe problems can present in a similar manner. Once the diagnosis has been established, the next step is for parents to understand that colic is not a disease, but a phase the baby is going through, and that this phase will eventually pass. This understanding is critical for parents, particularly when the baby is screaming and everyone is at their wits end!

Knowing baby is actually ok and not suffering from some major illness is a comfort to parents. For moms nursing their infants, this is actually the starting point of treatment. It is a well established fact that babies of moms who are excessively anxious tend to have more cramps and discomfort. By relaxing and calming down themselves, moms are better able to deal with their colicky baby.

The peak age for colic is between 2 and 4 months. As baby gets older the symptoms will fade. Treatment options include looking at the type of feed and perhaps changing the milk formula. Breastfeeding moms should avoid certain foods that include legumes, onions, cabbage and excessively spicy and sugary foods. Caffeine should also be avoided. There are medications which your Paediatrician will prescribe that can help with the colic. Recently the use of probiotics has been found to be useful.

Parents should always bear in mind that in the child with colic, if there is a change in symptoms, or the pattern of crying changes and other problems arise, baby must be taken to the doctor for reassessment. This is because young babies can change condition quickly and may not show many signs of illness. Colic is a challenging condition, particularly because it presents so early on in the child's life.

The stress of having a colicky baby and the resultant pressure on the dynamics of the family should be carefully considered and managed to ensure the health and wellbeing of baby and the family.

Dr I. Karbanee
MBChB (UCT), DTM&H (Wits), FCPaeds (SA)



 [BABYLINEZIM](#)  [BABYLINEZIMBABWE](#)  [@BABYLINEAH](#)

Meet The Claims and Membership Teams



CLAIMS TEAM

Standing from left:

Tafadzwa Mudondo (Senior Claims Adjudicator), Clever Chikunubwe (Claims Supervisor), Nigel Matienga (Risk & Fraud Officer)

Seated from left:

Kwanele Maphosa, Loveness Nyahuye (Claim adjudicators)

MEMBERSHIP TEAM

Standing from left:

Nyaradzo Homwe, Kudzai Magombedze, Lee-ann Levendale (Membership Supervisor)

Seated:

Michael Chitenhe



Frequently Asked Questions (F.A.Qs)

1 Why do I need to seek pre-authorisation for treatment?

Pre-authorisation is required so that the call centre / client services can verify that the member is a paid up contributor, has available benefit, and that the charges levied by the service provider are appropriate for the condition being treated. This is an important fraud protection mechanism to ensure that claims cannot be inflated by medical service providers.

The call centre or client services rep can also ensure that terminated members, or members who have not paid their contributions are denied authorisation for treatment that is effectively funded by the paid up members. This is called fund protection and it ensures that only paid up members can incur costs against their own contributions.

2 How do I pre-authorise?

Contact our **24 hour** call centre for authorisations on **086 77000716, 0772 126 120 or 0712 347 879** or email us on clientservices@healthzim.com

3 What do I need to do to claim for treatment that I paid cash for?

In order to claim for the re-imbursment of treatment costs which you paid cash, the following should be handed in to the Alliance Health offices for processing:

- a. Fully completed claim form
- b. Original receipt of payment made
- c. Referral letter (if service is by a specialist or for diagnostics)

4 How long is a claim valid for?

A claim is only valid for 3 months from date of treatment after which it is considered “expired” and cannot be presented for payment from the fund.

5 Why have I received a remittance and yet the funds have not reflected in my account?

Remittances are automatically generated and sent by our system via email soon after the payments are processed. This may result in you receiving your claim payment advice before the funds have reflected in your account. Depending on which bank you use, funds transfers may only reach your account after a couple of days from date of payment instruction.

6 Do I need to be a member to obtain travel insurance?

Worldwide travel insurance is an additional FREE benefit on the Multimed and Alliance Health Options packages (except AHO Core). Members of other plans would have to purchase retail travel cover from our offices. Applications for travel cover are to be handed in at least 7 days before member is due to travel to allow processing time.

Kidz Kitchen



Hey kids!

Here are some fun and mouth-watering recipes for you to try. They are not only tasty but healthy too.

Remember to ask a grown-up for permission and help with handling knives and blenders. **Safety first!**

Don't forget to share with your friends, because *sharing is caring*. **ENJOY!!!**

Rainbow Fruit Kebabs



Method

- Wash the strawberries, grapes and blueberries in cold water.
- Cut the tops off the strawberries.
- If the strawberries are big, cut them in half.
- Put all the fruit into bowls.
- Arrange bowls by fruit colour.
- Thread onto skewers.
- Serve and enjoy!

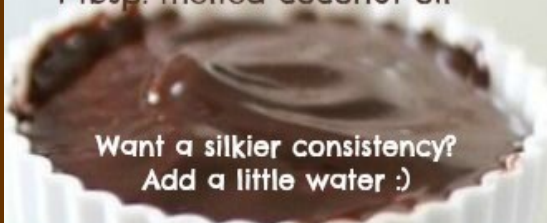
Ingredients

- 1 kiwi fruit (peeled and chopped)
- ½ mango (peeled and chopped)
- strawberries
- red grapes
- blueberries

Eats Amazing

Healthy Chocolate Pudding

- 1 ripe avocado
- 1 ripe frozen banana
- 3 tbsp. cacao powder
- 1 tbsp. peanut butter
- A pinch of salt
- Crushed hazelnuts (optional)
- 2 tbsp. raw honey (or maple syrup)
- 1 tbsp. melted coconut oil



Want a silkier consistency?
Add a little water :)

Cut the banana into chunks and place it in the freezer for two hours or overnight. Take them out and put them in a strong blender - with the rest of the ingredients. Blend everything. Enjoy.

Fruit Salad

You will need:

- 2 bananas, peeled, and cut into bite size pieces
- 1 cup fresh strawberries, sliced or 1 package (10 ounces) frozen sliced strawberries
- 1 cup fresh orange slices or 1 can (11 ounces) mandarin oranges, drained
- 1 cup apple, chopped

What to do:

1. Wash your hands and clean your cooking area.
2. Wash bananas, strawberries, oranges, and apples.
3. Peel bananas and oranges.
4. Cut all the fruit according to recipe.
5. Place fruit in a large bowl and mix.

Yield: 10 servings (1/2 cup each)

High in Fiber & Vitamin C

Depending on age, children can help chop or mix fruit. Talk to children about the names, color, and number of pieces of each fruit.

7 Fleetwood Road
Alexandra Park
Harare

Phone: +263 4 745889 / 745890
+263 772 126 119 / 778 244 128-9
Authorizations: 08677000716 (24Hr Call Centre)
E-mail: clientservices@healthzim.com

The blood you donate gives someone
another chance at life.

GIVE THE GIFT OF LIFE
DONATE BLOOD



Alliance Health in conjunction with the National Blood Services Zimbabwe (NBSZ) will be hosting yet another periodic blood drive in an effort to keep the blood bank afloat.

Date: Friday 06 April 2018

Time: 9am till 4pm

Venue: 7 Fleetwood Road, Alexandra Park, Harare

Donors must be aged between 16 and 65 years. See you there!!

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". All member claims to be accompanied by an original **receipt**.
- 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 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**](mailto:complaints@healthzim.com)

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

[**clientservices@healthzim.com**](mailto:clientservices@healthzim.com)