



Fountain of knowledge...

"...Some drink from it, others just gargle."

In case of EMERGENCY!!!

In the unfortunate case that you are faced with a medical emergency:

- PLEASE call an ambulance:
EMRAS: +263 4 250 011 / 797 479
MARS: +263 4 771 221 / 706 034
toll free 0800 3222 911
NETSTAR: +263 4 797 589-90
Use of any other ambulance services can only be on a pay and claim basis and should be pre-authorized by calling 0772 126 120

- If you choose not to use an ambulance service, please proceed to the nearest Accident & Emergency or Casualty facility. Remember to take your membership card with you and proof of identity.

Travelling???? Read on...

The International Travel Cover Benefit is available to members of MULTIMED and ALLIANCE HEALTH OPTIONS (except CORE).

This is travel cover for Emergency Medical and standard travel expenses for holidays up to 180 days outside the members' declared country of residence. A pre-notification of travel is required and specific terms and conditions apply.

Emergency medical cover for hospitalization requires pre-authorization and the numbers to call are on the back of the member's card. Emergency medical expenses cover is \$500 000.00 with varying amounts for cancellation, curtailment, disruption and baggage.

Email: travel@healthzim.com for more information.

How to claim

Before you try to submit a claim to do with emergency medical and standard travel expenses, cancellation or curtailment, please use the checklist below to verify that you have all of the required information and documentation:

- ⇒ You have checked the benefits of your plan level and you should be covered for this reimbursement.
- ⇒ You have completed and signed a claim form, with every section complete.
- ⇒ You have attached a receipt for any of the payments you have made.
- ⇒ **Hand in claim within 30 days from date of treatment.**

Not happy with our service?

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 the client services team:

clientservices@healthzim.com

We will review your feedback and where appropriate will initiate necessary changes to our systems and procedures to ensure better service delivery.

Why????

Because....



Issue
01
September
2013

Health *ALLY*

ALLIANCE HEALTH QUARTERLY NEWSLETTER

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EFFECTIVE, INNOVATIVE HEALTH SOLUTIONS

"Every great journey begins with a single step."

Welcome and thank you for embarking on this journey with very first edition of the Alliance Health quarterly newsletter, HEALTH ALLY.

Your support and feedback is what keeps OUR heart ticking so we wish you happy healthy reading and look forward to hearing from you.

Alliance Health welcomes new Managing Director

2013 has been a good year for Alliance Health and the company continues to grow from strength to strength. With a wealth of new members joining since the beginning of the year coupled with positive internal changes to match member expectations and improved service delivery, the organization that once functioned with a limited number of staff and departments has grown to be a diversified team of dedicated staff at your service.

At the top of the recent developments at Alliance Health is the appointment of Mrs. Angela Macdonald as Managing Director of Alliance Health with effect from 1st July 2013.

Ang has been in the medical and life insurance field for the past 8 years, with the past 2 years having been dedicated to supporting the growth of a large US based insurer within regions of Africa. She has also been part of Alliance Insurance Company since 2010 managing the Life Protector Division. This now operates from the Alliance Health premises.

We welcome her to the team and wish her a healthy relationship with staff, management, agents, service providers and members alike.



At your service...

We strive to establish new levels of excellence in health care solutions and customer service to members of Multimed, Northern Alliance, the Northern Medical Aid Society & Alliance Health Options.

These medical aid funds and health insurance solutions are managed and administered by Alliance Health in conjunction with selected regional health care service partners.

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Your Health Ally Issue 01 September 2013

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HEALTH
— Healthcare Solutions —

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BI-MONTHLY CLAIM PAYMENTS

With effect from 15 August 2013 Alliance Health will be paying out claims to both service providers and members on a bi-monthly basis. The payment dates will be on the 14th and 29th of each month with adjustments to the dates for weekends. This applies to Northern Medical Aid Society, Northern Alliance, Multimed and Alliance Health Options.

This has been done to improve the efficiency of claims settlements. Claim payments will continue to be paid out from our CABS bank accounts.

For any queries please email clientservices@healthzim.com

**or telephone
04 744 124,
04 783 067,
0778 244 128,
0778 244 129,
0772 126 119.**

NB - REFERRALS

When handing in a claim, Please ensure that you have attached a copy of the referral letter in the case of specialist consultations or treatment (including chiropractors and physiotherapists), diagnostics testing, scans, and lab testing.

VITAL NOTES...

What are some of the **key** things you need to know & understand as a member, service provider or agent??

Pre-authorization

Pre-authorization: a process through which a member seeks approval from Alliance Health prior to undertaking treatment or incurring costs. Failure to obtain pre-authorization may invalidate a claim.

The reason why we request pre-authorization is 1) to determine whether or not the member is in fact a fully paid up member, and 2) the condition being treated does not have an exclusion placed on it.

You must obtain pre-authorization for any of the following:

- Air Evacuations
- Admission to a hospital
- In-patient or day-patient treatment
- Psychiatric Treatment
- Advanced Imaging (MRI, PET, CT Scans)
- Treatment for Cancer (including chemotherapy and radiotherapy)

For Pre-authorizations contact:

0772 126 120 / 0712 347 880

"OVER-THE-COUNTER (OTC) DRUGS NOT COVERED"

IMPORTANT TO NOTE:

- All new rate sheets, benefits brochures, forms, Terms and Conditions of membership for NMAS, Northern Alliance, Multimed and Alliance Health Options are now available on the website for viewing and/download. Visit our website today:
www.alliancehealth.co.zw
- All over-the-counter drugs (OTC's) are not covered across all plans.
- Treatment received from a therapist, specialist or consultant must always be on referral from the general practitioner. A copy of the referral letter must be attached to the claim form.
- All members who make subscription payments directly into the Alliance Health bank accounts are requested to provide a proof of payment to assist with allocation of payments. Send scanned copy of payment to **proofofpayment@healthzim.com**



ON A LIGHTER NOTE...

NERVOUS DAD

"Just relax", the hospital staff kept telling Jim, but it was to no avail. Jim's wife was in labor and Jim was a nervous wreck. After what seemed like a week, to both Jim and the hospital staff, a nurse came out with the happy news, "it's a girl", she cried. "Thank G-d, a girl", said Jim, "at least she won't have to go through what I just went through!" ...

PROUD UNCLE

A pregnant woman who has been in a coma for six months following an automobile accident has given birth to twins, a baby girl and a baby boy. Awakening from her coma and learning that she had given birth to twins, she asked if names had already been given to them. "Yes," her doctor informed her, "your brother Henry gave them their names." "Oh dear God," the woman moaned, "my brother, Henry, is the family idiot. What in the world did he name them?" "He named the baby girl Denise," answered the physician. "Well, that's not so bad," the woman replied. "What did he name the baby boy?" The physician responded regretfully, "DeNephew."

21st Century Healthcare

SOURCES OF NUTRIENTS

Nutrients are essential to keep our bodies fit, here's a short list of some of the sources:

Carbohydrate: Whole grains cereals, legumes, fruits, milk, sugar, honey and potatoes.

Protein: Eat pulses, legumes, nuts, milk & its products, chicken, fish, and eggs.

Fat: Ghee, butter, cream, cheese, nuts, seed, egg, fish, chicken, pork and beef are all rich in fat.

Vitamin A: Sweet potato with peel, carrots, spinach, liver, fish.

Vitamin D: Egg yolks, liver help to form and maintain your teeth and bones.

Vitamin K: Turnip greens, spinach, cauliflower, cabbage, broccoli, soybean oil, cottonseed oil, & olive oil.

Vitamin B1 (Thiamine): Whole grain, bread and cereals. Non-vegetarians can find this vitamin in liver, pork, and eggs.

Vitamin B2 (Riboflavin): Dark green vegetables, legumes, whole and enriched grain products, and milk, along with liver, eggs .

Vitamin C: Citrus fruits like orange and lemon.

Calcium: Milk, yoghurt, spinach are rich in calcium.

Iron - Have beans, lentils, beef, eggs to prevent anaemia.

SUMMER HEALTH TIPS



Summer has finally arrived! It's time to whip out the BBQs and dig out those bikinis.

However, for many of us, summer also brings the temptations of ice cream, overdoing the tan and forgetting the summer diet and exercise.

Luckily, thanks to HELLO! Online, here are the top 9 tips for a healthy summer...

1. Always apply sunscreen It is important to use a sunscreen lotion of at least SPF 30 in order to protect your skin from harmful UV rays. For sensitive skin, a mineral-based sunscreen is best. Don't sit in the sun in peak hours between 10am and 4pm in order to minimize UV radiation.

2. Drink plenty of water During the hot summer months, heat can leave your body dehydrated. A lack of water is harmful to your body and can also make you crave food even you're not actually hungry. It is incredibly important to keep yourself hydrated by drinking at least eight to nine glasses of water a day. Bored of water? Add some flavouring to water such as a piece of fruit, or opt for healthy alternatives like green tea or coconut water.

3. Beware of 'healthy' smoothies Fruit smoothies are a great way to get your five-a-day and keep refreshed throughout the summer, but watch out for smoothies made with frozen yoghurts or ice cream as they can be extremely calorific. A healthy smoothie should be made with fruit, juice, low fat-yoghurt and ice. Use any fruit you might have or have kept in the freezer, and throw it all in a blender to make a perfect summer drink.

4. Exfoliate Summer means an increase of dead skin cells so it is important to exfoliate your skin to keep it smooth and silky. You don't need to buy any expensive products to achieve that summer glow; simply use a loafer for a light scrub or make your own exfoliation lotion using a handful of oatmeal, milk and yoghurt.

5. Keep up the exercise regime Before you hide those running shoes in the wardrobe, remember summer exercise doesn't have to stop because of the rising temperatures. Instead of working out outside, change your exercise plan and take it indoors. Join a gym, take up a step class, or get a group of friends around for an afternoon of exercise DVDs.

6. Get wet Summer is the perfect time of year to get wet! Boring runs in the cold wintery weather can be swapped for a summer swim at your local pool or gym. Start by swimming for 10 minutes and increase the time over the following weeks by doing front crawl, breaststroke or backstroke to mix up your cardio workout. Vary your workout with jumping jacks, marching and jogging in water.

EYE ON HEALTH!!

Summer Health Tips Cont...

7. Olive oil Olive oil is a healthy fat which contains essential fatty acids that help skin resist UV damage. These fatty acids are also part of the cell membranes that keep in all that moisture your body loses through heat and sweat during the summer. In order to protect your skin and keep it supple, consume about 1 tablespoon of olive oil daily or add it to a healthy salad or fish dish.

8. Eat healthy by the pool When the sun is beating down, the idea of seeking out the nearest ice cream stand is seriously tempting. Stay strong



by being prepared, and pack a cooler full of healthy snacks and juices. Fill your ice-box with ice, bottled water, sandwiches, yoghurts and endless amounts of fruit.

9. Take up a new hobby Summer is the perfect time to take up a new activity. Gardening is a great way to enjoy the outdoors and if you have kids, get them involved in playing outside. If gardening isn't your thing, try your hand at some tennis or golf.

& Remember: Make sure your Alliance Health medical aid is paid up for those unexpected summer emergencies.

Wishing you a healthy summer!