

Health Ally



Alliance Health Quarterly Newsletter

2016



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FROM THE EDITOR

The new year is a time to reflect on the changes we want or need to make in order to improve our lives. With each new year comes new expectations and goals usually in the form of “new year’s resolutions”.

As we vow to do a whole host of things, most of us will not follow through. If you are one of the many that fail year after year at keeping resolutions, the following tips might help:

- Make only one resolution. Your chances of success are greater when you channel energy into changing just one aspect of your behaviour.
- Don’t wait until New Year’s Eve to think about your resolution. Instead take some time out a few days before and reflect upon what you really want to achieve.
- Avoid previous resolutions. Deciding to revisit a past resolution sets you up for frustration and disappointment.
- Don’t run with the crowd and go with the usual resolutions. Instead think about what you really want out of life.

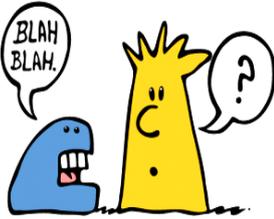
- Break your goal into a series of steps, focusing on creating sub-goals that are concrete, measurable and time-based.
- Tell your friends and family about your goals. You’re more likely to get support and want to avoid failure.
- Regularly remind yourself of the benefits associated with achieving your goals by creating a checklist of how life would be better once you obtain them
- Give yourself a small reward whenever you achieve a sub-goal, thus maintaining motivation and a sense of progress.
- Make your plans and progress concrete by keeping a handwritten journal or completing a computer spreadsheet.
- Expect to revert to your old habits from time to time. Treat any failure as a temporary setback rather than a reason to give up altogether.

Find ways to boost your mood, health and overall wellbeing and make 2016 your healthiest year ever.



THE TWENTY FOUR MONTH ROLLING MORATORIUM EXPLAINED

Applicants for membership to the Multimed medical insurance plan will note that there is a 24month moratorium that is applied to pre-existing health conditions.



What is a twenty-four month moratorium, you ask?

Most people would like to believe this is a waiting period, BUT it actually isn't. So what exactly is a moratorium?

Let's explore this term in simple English...

"No claims can be made if the member has had any treatment or medication for a complaint before joining until perhaps 24 months have passed since the last treatment or medication, when the situation could be re-assessed on request." Summary

The 24 month moratorium is applied automatically to any health condition that a member has on joining **Multimed**, regardless of diagnosis at the time, or has had before joining. The member cannot use benefits for any **health conditions** that he/she had at the time of joining, even if he/she was not aware of the condition. The member cannot use benefits for any **health conditions** that he/she had before joining, even if he/she believes that the condition has been completely and adequately treated and resolved (this is termed a "**pre-existing condition**")

The term "**health condition**" refers to anything that is **out of the ordinary**. A sign that something is out of the ordinary can be a **test result** that reveals that a certain substance or chemical or hormone in your body is present at a level that is higher or lower than the average person of your age and sex.

Another sign that something is **out of the ordinary** can be a **feeling of discomfort** or **sickness** that causes you to visit a doctor for help or to change any aspect of your daily behaviour. Another sign may be that you are **not able to perform the normal behaviours** of everyday life without assistance, or a special diet, or certain equipment, or medication or that your doctor has recommended that you eat a specific diet, use certain equipment or take certain medication.



If you join Multimed with any of these signs, or if you are being treated for any of these signs when you join, then you cannot claim benefits for the treatment of the problem. You ALSO cannot claim benefits for the treatment if the problem spreads or gets worse or if the problem starts to cause other problems.

Even if a completely new problem starts, if there is anything about the new problem that could make a doctor to think that it has occurred because of the previous problem, or because of the treatment you received for the previous problem, then you cannot claim benefits for the new problem either (this is termed "**a related condition**")

So if your doctor has diagnosed that you have heart disease before you join Multimed, then the pre-existing health condition is disease of the heart and related conditions. If you have a heart attack, it is normally because the heart disease has caused weakness in the heart or it has caused the heart to work in a way that is not normal. You would not be able to use your benefits for the costs of treatment of the heart attack, or for the costs of medication for the heart disease, or for tests that the doctor might ask for to check on the effectiveness of the medication, or for the costs of consultations with your doctor.

But if a member who has a health condition then goes without any discomfort, and without consulting a doctor, and without taking medication, and without the use of a special diet, and without the use of any equipment and without needing any tests done for two years (24 months), then the member can **request** for Multimed to provide benefits for any recurrence of the same problem, or for any new conditions that might occur.

If the member has experienced any of the above, they will be required to wait a **further 24 months** from the last day of treatment, testing or medication. This constitutes the **rolling** part of the moratorium.

NB: Lifting of a moratorium is not automatic and members are required to request re-assessment and provide necessary documentation and doctor's reports to support the request.



Good to Know!!



WHAT'S HAPPENING AT ALLIANCE HEALTH??

ACE TRAVEL CARD VS MEMBERSHIP CARD

Members of the **Alliance Health Options** and **Multimed** insurance packages are reminded that there is a difference in the functions of the ACE travel card and their ordinary membership card.

The ACE travel cards (if applicable) are not replacements for your normal Medical Aid cards. These can only be used **outside of your territory of cover** whilst travelling for business or leisure.



ACE Travel card



Day to day membership cards for use within area of cover



On a lighter note...



"My doctor told me to avoid any unnecessary stress, so I didn't open his bill."

ALLIANCE HEALTH BULAWAYO OFFICE NOW OPEN

For added convenience and greater service, members and service providers will be happy to know that we have now opened an office in Bulawayo with a representative to assist

With effect from 1st of January 2016, the office is situated at:

7 Oak Avenue, Suburbs, Byo

(Off 12th Avenue)

Telephone lines: (9) 230641/49/51/53/83

Email: vimbai@healthzim.com

Alliance Health in support of...

ORANGE WEEK

15th - 21st February 2016

Just one dollar can change the future of a child with cancer!

Donate \$1 to Kidzcan and help save a child's life!

DRESS IN ORANGE THROUGHOUT ORANGE WEEK & SUPPORT KIDZCAN WITH A \$1 DONATION.

Kids can survive cancer if Kidzcan gets support. Kidzcan is the only organisation in Zimbabwe dedicated to increasing the survival rate of children with cancer.

Children deserve the right to the fight to survive cancer. You can save a child's life by donating \$1 now.

DONATE NOW! ECOCASH BILLER CODE #51599

There is a future.

KidzCan

Z I M B A B W E

CHILDREN'S CANCER RELIEF

Proudly sponsored by: CONLON PRINTERS OUT OF AFRICA MAGAZINE

Find out more on www.kidzcanzimbabwe.org or email info@kidzcan.co.zw

Address: Hospice House, 6 Natal Road, Belgravia, Harare, Zimbabwe • Tel: +263 4 701 674-7 / +263 772 856 426



Puzzles



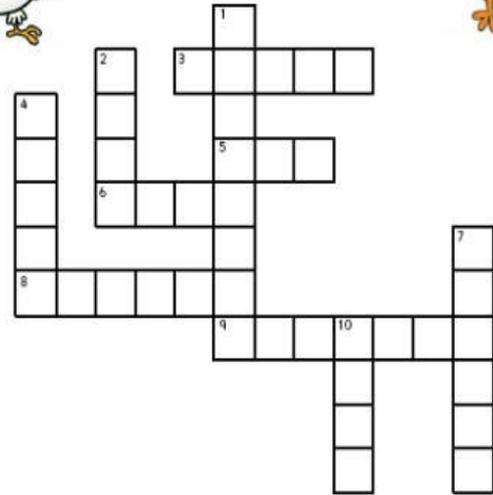
Olympic Sports Word Scramble



- wtlsrnegi -----
- flboatl -----
- hkycoe -----
- ballkseabt -----
- siagiln -----
- hbanlald -----
- cgciynl -----
- gcsntismya -----
- tlbae tinsen -----
- cinnageo -----
- bogixn -----
- snhoogti -----
- dinvig -----
- fegcnin -----



Farm Animal Babies Crossword



Across

- 3. a baby dog
- 5. a baby goat
- 6. a baby horse
- 8. a baby cat
- 9. a baby goose

Down

- 1. a baby duck
- 2. a baby cow
- 4. a baby hen
- 7. a baby pig
- 10. a baby sheep

Word Wheel Challenge

Your aim is to create as many words of 2 letters or more using the letters in the word wheel only once in each word, and always including the letter in the centre of the wheel. No proper names are allowed.

Can you find a 9 letter word? -----

Before you speak:

THINK

- T** = Is it True?
- H** = Is it Helpful?
- I** = Is it Inspiring?
- N** = Is it Necessary?
- K** = Is it Kind?



FOCUS ON: FIGHTING CANCER WITH FOOD

Not all health problems are avoidable, but you have more control over your health than you may think. Research shows that a large percentage of cancer-related deaths are directly linked to lifestyle choices.



What you eat—and don't eat—has a powerful effect on your health, including your risk of cancer. Without knowing it, you may be eating many foods that fuel cancer, while neglecting the powerful foods and nutrients that can protect you.

By making smart food choices, you can protect your health, feel better, and boost your ability fight off cancer and other diseases.

#1: Focus on cancer-fighting fruits and vegetables

While there's no single food you can eat to prevent or fight cancer on its own, a balanced plant-based diet filled with a variety of vegetables, fruits, soy, nuts, whole grains, and beans can help lower your risk for many types of cancer. Eating a colorful variety gives you the best protection.

Plant-based foods are rich in nutrients that boost your immune system and help protect against cancer cells. Fruits, vegetables are the best sources of antioxidants such as beta-carotene, vitamin C, vitamin E, and selenium. These powerful vitamins can protect against cancer and help the cells in your body function optimally.

The less processed these plant-based foods are—the less they've been cooked, peeled, mixed with other ingredients, stripped of their nutrients, or otherwise altered from the way they came out of the ground—the better.

#2: Fight cancer with fibre

Fibre, also called roughage, is the part of plants (grains, fruits, & vegetables) that your body can't digest. Fibre plays a key role in keeping your digestive system clean and healthy. It helps keep food moving through your digestive tract, and it also moves cancer-causing compounds out before they can create harm. Eating a diet high in fibre may help prevent colorectal cancer and other common digestive system cancers, including stomach, mouth, and pharynx.

Fibre is found in fruits, vegetables, and whole grains. In general, the more natural and unprocessed the food, the higher it is in fibre. There is no fibre in meat, dairy, sugar, or "white" foods like white bread, white rice, and pastries.

#3: Cut down on some red and processed meat

Why does there appear to be a link between some types of meat and cancer risk? First, meat lacks fibre and other nutrients that have been shown to have cancer-protective properties. Secondly, industrially-raised meat in some countries often contains antibiotics and hormones and the animals may have been raised on feed containing GMOs, markers for an increased cancer risk.

Most red meat also contains saturated fat. Nutrition experts agree that processed meats such as bacon, sausages, hotdogs, pepperoni, & salami contain

the highest cancer risk, likely due to the nitrate preservatives or other substances used in the processing of the meat.

You can cut down your cancer risk substantially by reducing the amount of animal-based products you eat, choosing healthier meats, and substituting more fruit and vegetables in your diet.

#4: Prepare your food in healthy ways

Choosing healthy food is not the only important factor. The way you cook & store your food can either help or hurt your anti-cancer efforts. Here are a few tips that will help you get the most benefits from eating all those great cancer-fighting foods:

- ⇒ Eat at least some **raw** fruits & veg.
- ⇒ When cooking vegetables, steam until just tender using a small amount of water. This preserves the vitamins.
- ⇒ Wash all fruits and vegetables. It does not eliminate all pesticide residue, but will reduce it.
- ⇒ Flavour food with immune-boosting herbs and spices. Garlic, ginger, and curry powder, turmeric, basil, rosemary, and coriander.
- ⇒ Do not cook oils on high heat. Instead of deep-frying & pan-frying, opt for healthier methods such as baking, boiling, steaming, or broiling.
- ⇒ Go easy on the barbecue. Burning or charring meats creates carcinogenic substances that are harmful.

The bottom line is that about a third of the most common cancers are preventable through changes in diet and lifestyle.

Eat to beat cancer!!



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It's Competition time!!!

Test your knowledge and stand a chance to win. Email the answers to these questions to clientservices@healthzim.com
The first 5 CORRECT entries will win the senders Alliance Health Gift packs. (*Please state your membership number)

1. Burning or charring meats creates carcinogenic substances. True or False
2. The ACE travel card may be used in place of the membership card for treatment in Zimbabwe. True or False?
3. Define "pre-existing condition".
4. The Alliance Byo office is located at...?
5. Why is steaming vegs healthier than boiling them?

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



ISSUE 9 WINNERS!!! Congratulations to:

Rutendo Kadandara, Anne Heelas, Hubert Fraser, David Miller & Gail Smith

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 will not be honored**. Even if the account is later settled, 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.
- Kindly ensure that all **claim forms** are completed in full before submitting, taking note of the key areas marked "critical information".
- **Pre-authorization** is required for all major procedures, tests or treatment.
- Members are advised that you may be **required to wait a few minutes** whilst the pharmacist, radiologist, hospital, etc. calls Alliance Health to seek **authorisation** 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**.
- For members who have **repeat prescriptions**, only one month at a time should be dispensed unless authorized by Alliance. The script should then be date stamped and signed by a member of staff.

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