

Health Ally



Alliance Health Quarterly Newsletter

SPECIAL POINTS OF INTEREST:

- SMS Notifications
- Introduction of Ecocash payment platform
- Product Insight: Multimed Gold
- Ambulance numbers: in case of emergency

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FROM THE EDITOR'S DESK...

Greetings,

We are delighted to share with you the 4th edition of the Alliance Health Newsletter. In this issue, there is plenty of news to catch up on, we hope you find it all informative and of interest. Our aim with the newsletter is to keep you updated but most of all engage you in our activities.

We hope this keeps you updated on some of the initiatives we have embarked on to improve on your service experience.

We also take this opportunity to thank you for your continued support and as usual we would love to hear from you, so please do give us your

feedback. We are here to serve.

Happy reading!



SMS NOTIFICATIONS: KEEPING YOU IN THE LOOP

As part of our efforts to improve communication with our members, we have added SMS notifications to the normal email notifications. SMS notifications will be sent automatically to members with accounts in arrears, accounts nearing suspension deadlines and accounts to be terminated. The notification will include the balance due on the account.

If you receive such a text message, please do ensure that your account is paid up to date as soon as possible to avoid any further complications. If you have recently changed your mobile number, or you want to confirm that your number is correct on our records, then please do contact our client services department on clientservices@healthzim.com.

“SHARE WHAT THE HEART GIVES AND GIVE WHAT IT PUMPS.”

In conjunction with the National Blood Transfusion Service, we would like to express our profound gratitude to all who took part in the Blood Drive which was held in April at the Alliance Health offices. Your participation was a sign of your care and desire to save a life.

We'd like to encourage you to keep your ears on the ground for the next one and to invite friends and relatives to give someone a second chance of life by donating blood.



ALLIANCE HEALTH OPTIONS - BENEFIT REVISIONS 2014

Should you be insured under the Alliance Health Options package, we trust that your membership has enabled you to easily access your preferred health services as and when required, subject to the benefits of your particular plan.

We are pleased to announce some enhancements to the AH Options benefits which are now applicable to respective members upon renewal.

We are also introducing a **low claims bonus** (not applicable to group members) which will come into effect at your next renewal should you qualify for this discount on premium.

On a less positive note, due to the continual rise in medical expenses nationally and regionally, we have been forced to once again re-evaluate the cost structure of the

Alliance Health Options plans in order to maintain the viability of the fund against these rising costs. The new contribution rates represent an approximate 15% increase in the contribution rates.

The full table of benefits, a summary of benefit changes, as well as the new rates can be viewed or downloaded from our website: www.alliancehealth.co.zw

INTRODUCTION OF ECOCASH PLATFORM FOR SUBS PAYMENT

Alliance Health now accepts subscription payments from members via Eco-cash.

The biller codes are as follows:

- **MULTIMED** and **ALLIANCE HEALTH OPTIONS** Biller Code – 65865
- **NMAS** and **NORTHERN ALLIANCE** Biller Code – 65866

Here is how it works: On the Ecocash platform, follow the on-screen prompts in this order:

Dial *151*200# => Enter your Ecocash pin => (select) Make Payment => (select) Pay bill => Enter Biller Code (as above) => Enter Amount => Enter Membership number => Confirm Transaction.

You will receive a confirmation text from Econet confirming the details of your payment. Alliance Health will receipt your funds the following working day and your subscriptions account will be credited with your payment.

We sincerely hope this will enhance your service experience in respect of convenience of subscription payment. Should you have any queries with regards to this kindly email debtors@healthzim.com



CLASSIC HEALTH INSURANCE: MULTIMED GOLD

Members of the Multimed GOLD plan have generous benefits for consultations, medication, diagnostic testing, x-rays and imaging, therapy and hospitalisation. However the Multimed GOLD plan is not designed to provide the same wide scope of benefits that a medical aid society scheme might do.

In fact the Multimed GOLD plan is specifically designed to ONLY cater for the costs of treatment of unforeseen medical problems. These are health care costs that essentially cannot be budgeted for, and are carried by the insurance. *Any costs that*

can be reasonably foreseen, and so can be budgeted for, are carried by the member.

MULTIMED PRIVATE MEDICAL COVER

This is an approach that allows the member to directly control the quality and costs of his or her own discretionary healthcare costs including check ups, well being tests, management of ongoing pre-existing conditions, dental health, age related

complaints, performance enhancement, etc. The member has the benefit of only being exposed to health care costs that can be planned, managed and controlled.

However if the member were to unexpectedly require the use of health care services for a sudden infection, illness, disease or injury, then the member is able to call on the resources of the Multimed fund to meet the costs in full (subject to benefit limits).

Does shivering count as exercise?



UPPER RESPIRATORY TRACT INFECTIONS (URTI)

What is a URTI?

A cold is an infection of the nose and upper airways caused by a germ (virus). They are extremely common. An adult can expect 2-4 colds a year, and a young child about 3-8 colds a year. Many different viruses can cause a cold. This is why colds come back (recur), and immunization against colds is not possible.

Infections of the throat, or the main airway, or the airways going into the lungs are also common. Doctors often just use the term upper respiratory tract infection (URTI) to include any, or all, of these infections. Most URTIs are due to a viral infection.

What are the symptoms of a URTI?

The common symptoms of a cold are a blocked (congested) nose, a runny nose, and sneezing. You may feel generally unwell and tired, and may develop a mildly high temperature (a mild fever).

In other upper respiratory infections, cough is usually the main symptom. Other symptoms include fever, headache, aches and pains.

Symptoms are typically at their worst after 2-3 days, and then gradually clear. However, the cough may carry

on after the infection has gone. This is because swelling (inflammation) in the airways, caused by the infection, can take a while to settle. It may take 2-3 weeks, after other symptoms have gone, for a cough to clear completely.

What is the treatment for a URTI?

A main aim of treatment is to ease symptoms whilst your immune system clears the infection. The most useful treatments are:

- Taking Paracetamol, Ibuprofen, or Aspirin to reduce fever, and to ease any aches, pains and headaches.
- Having plenty to drink if you have a fever, to prevent mild dehydration.
- If you smoke, you should try to stop for good. URTIs and serious lung diseases tend to last longer in smokers.

Antibiotics are not usually advised if you are normally in good health. Your immune system can usually clear the infection. Antibiotics do not kill germs which are viruses.

Even if a different type of germ (called a bacterium) is the cause, antibiotics usually do little to speed up recovery from a URTI.



7 Fleetwood Road
Alexandra Park
Harare
www.alliancehealth.co.zw

Phone: +263 4 744 124 / 783 067
+263 772 126 119 / 778 244 128-9
E-mail: clientservices@healthzim.com

In case of emergency!!!!

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

- PLEASE call an ambulance:

EMRAS: +263 (04) 250 011 / 0772 141 610 / (09) 62611

0772 141 611 (Byo) / 0772 141 615 (Mutare)

MARS: +263 4 771 221 / 706 034 toll free 0800 3222 911 / (09) 64082 (Byo) / (020) 66466 (Mutare)

NETSTAR: +263 4 797 589-90 / 0774 828 888 / 0733 411 144

(09) 884471 / 0778 681 949 (Byo)

Use of any other ambulance services may 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.

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 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.

FRIENDLY REMINDERS

- Ensure that your **email addresses and contact details** are kept up to date by advising Alliance Health of any changes to such. The importance of being able to contact members via email or phone cannot be overstated.
- Kindly ensure that all **claim forms** are completed in full before submitting, taking note of the key areas marked "critical information".
- **Misuse and abuse** of medical funds is one cause of ever rising medical care costs. With this in mind, anyone caught attempting to defraud Alliance Health will be prosecuted.
- All members travelling abroad and out of the area of cover (on Multimed and AH Options Core plus, Comprehensive and Comprehensive Plus) are encouraged to use the **ACE Leisure Travel Cover** and to notify Alliance Health before embarking on the trip. Remember to use the number on the back of the travel card in case of emergency.
- Lost / stolen membership cards attract a \$20 **replacement fee** unless member can produce police report.
- **Pre-authorization** is required for all major procedures, tests or treatment.
- Information on Alliance Health products, application forms and new rates and benefits can be downloaded from the website and any feedback is welcome. www.alliancehealth.co.zw
- Members and service providers may use the 24HR Emergency numbers below for after hour emergency cases: **0772 126 120 / 0712 347 879.**
- Please note **original invoices, receipts and referral letters** are required when handing in claims. Failure to provide these will delay the claim re-imburement process.
- Medical Inflation worldwide is running between 10% - 12%, and as we all know, medical care is becoming more expensive. To protect your medical insurance cover and to ensure the lowest possible premium increases and reduce the risk to the entire book, consideration must be taken when claiming. Please continue to be mindful when making claims. You can **reduce the need to claim by looking after your health and adjusting your lifestyle if necessary**. Remember that this will benefit you directly since the lower the claims, the less likely you will be to experience high premium increases at renewal times.