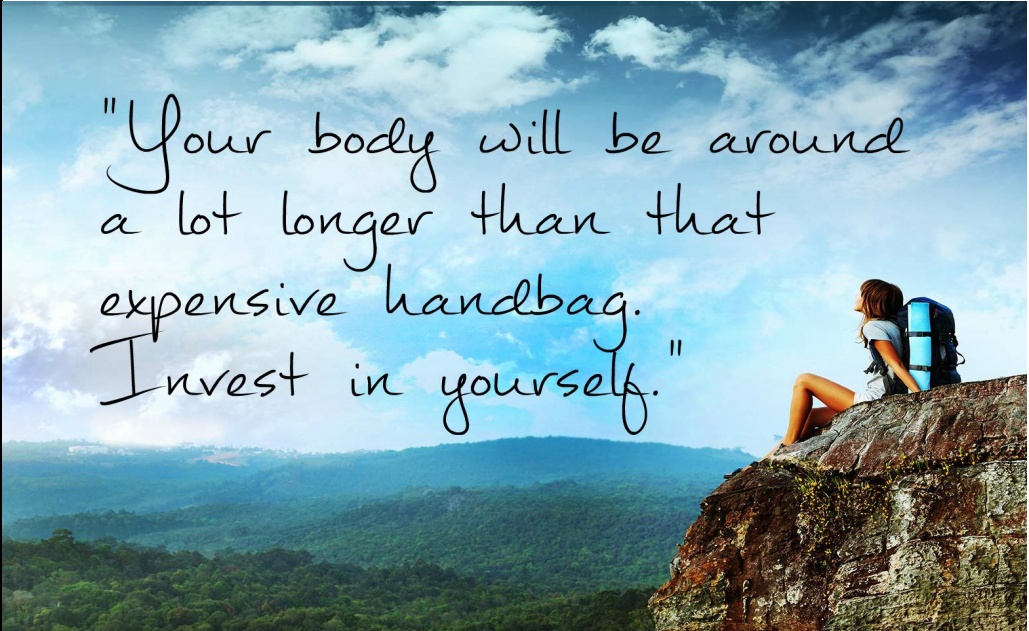


# Health Ally



Alliance Health Quarterly Newsletter



"Your body will be around a lot longer than that expensive handbag. Invest in yourself."

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## FROM THE EDITOR

### Greetings!

Welcome to the 11th edition of Health Ally.

It has been said that nothing is more important than your health, and there is a lot of truth to that saying. Among other things, a loss of health can mean a loss of earnings if you are not able to work, and it can also mean medical bills that are extremely expensive.

Rising medical costs can wipe out a lifetime of savings with just one major medical event. Even the most routine of surgeries can cost tens-of-thousands of dollars.

Health insurance can help pay those skyrocketing costs, save you from financial ruin and it can also help you to lead more healthy lives by paying for preventive measures such as regular check ups.

The importance of having health insurance should not be dismissed or underestimated. It provides risk coverage against expendi-

ture caused by any unforeseen medical emergencies.

People who have health insurance enjoy better health, get more preventive care, have better access to prescription drugs, are more productive at work, and are better able to pay for other necessities in life as their health needs are taken care of.

Do not dismiss the importance of health insurance in your family's life. You may not need it now, but in an instant, having it could save both your life and your financial health.

As with all types of insurance, health insurance comes in many forms and is available at differing levels of coverage; Hospital Only to Comprehensive schemes. Alliance Health offers different plans and schemes to cater for your individual needs.

Contact us today & discuss the options available to you with any of our Client Services consultants.

# BLOOD DRIVE IN PICTURES

On the 8th of April 2016, 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 on the very chilly Friday to donate blood. Special mention goes to the ACE Ambulance team who came in their numbers to support the cause.



## Blood donation F.A.Q's



### **Why should I give blood?**

The human body is the only manufacturer of blood, therefore you can save the life of a person in need of a blood transfusion by donating safe blood.

### **Can anyone donate blood?**

Yes. Provided they are not taking any chronic medication, are between 16 and 65 years of age, and they weigh 50kgs or more.

### **How long does it take to donate blood?**

Approximately 10-15 minutes.

### **What tests are done on donated blood?**

Blood screening in order to determine the blood group of the donor. Blood is also screened for HIV, Hepatitis B, Hepatitis C and Syphilis. All tests are done in strict confidence by the National Blood Service Zimbabwe.

### **Who will be told if there is something wrong with my blood?**

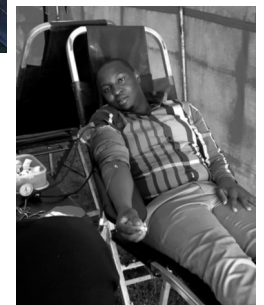
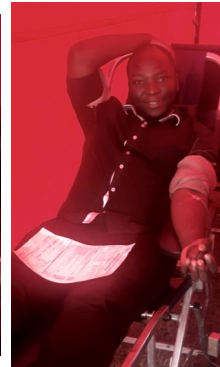
Only your doctor, or a counselling organisation of your choice, no one else.

### **Are there any side effects?**

NO. A person in good health should feel perfectly well after donating blood.

### **Why do hospitals charge for blood when it is donated for free?**

A service charge is levied to cover the costs incurred in taking blood from the donor patient. Some of the costs include transport to collect blood, blood collection consumables, lab testing, storage & distribution, equipment maintenance etc.



Good to Know!!



WHAT'S HAPPENING AT ALLIANCE HEALTH??

**Authorisations...**

It has come to light that some members who used certain facilities felt embarrassed to be asked the reason for seeking treatment. We would like to advise, however, that this is a requirement for pre-authorisation.

According to the Patient Charter of the Ministry of Health and Child Welfare, to which all service providers are supposed to adhere:

*1. Hospitality (Health Care) - "A patient has the right to be accorded courtesy & to be treated with respect in a safe and clean environment."*

This means that the onus is on the service provider to ask for information in such a manner that the patient finds both courteous and respectful.

*2. Confidentiality - "all information concerning a patient's illness or personal circumstances will be kept in confidence and used only for the purposes of their treatment."*

As Alliance Health is funding the treatment, and as the treatment cannot proceed without Alliance Health agreeing to fund it, it is logical that sharing information with Alliance Health is solely for the purposes of treatment, & as such Alliance Health is well within the parameters of the Patient Charter to request this information. The requirement for the information to be asked and kept in confidence rests with the member's chosen Service Provider.

There are alternatives, if a member is reluctant to provide the service provider with information that is required for pre-authorisation:

- The member may pay and claim for the initial consultation then further services can be authorised on the basis of the information on the referral note or pharmacy script.
- The member may get a pre-authorisation code directly from Alliance Health before seeking an appointment for treatment. The member may achieve this via a telephone call to our offices, via email, via WhatsApp or by visiting our offices during office hours. The onus is on the member to get authorisation before seeking treatment.



*Cheers!...*

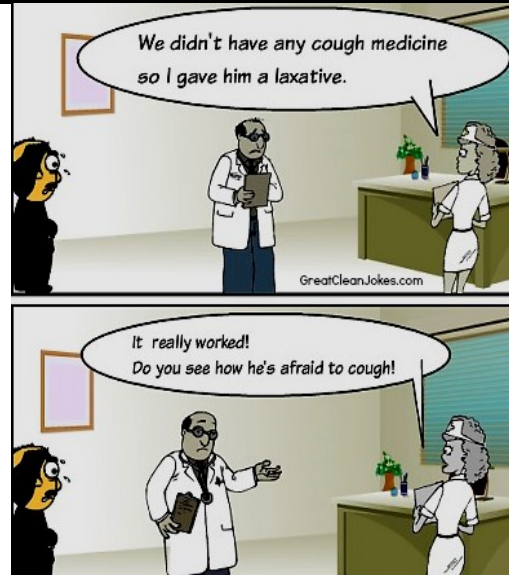
*To 1 year of uninterrupted 24hr call centre service*

*May 2015 - 2016*

**# 08677000716**

**Alliance health**

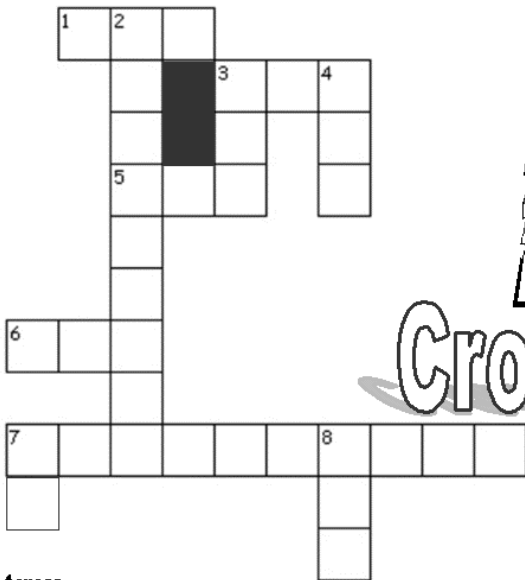
[www.alliancehealth.co.zw](http://www.alliancehealth.co.zw)



*On a lighter note...*



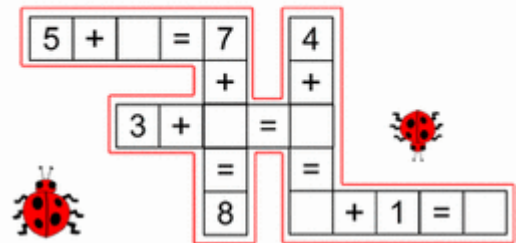
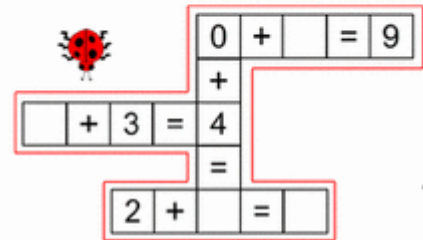
# Fun with numbers!



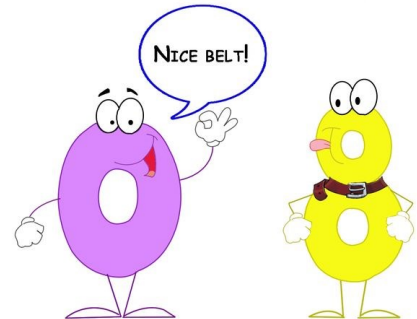
## MATH Crossword

### Math Crossword FUN

Fill in the blanks of each crossword puzzle to make the addition equations true.



WHAT DID THE ZERO SAY TO THE 8?



**Across**

- Patricia was washing dishes every night for a week. She washed 32 dishes each night. How many dishes did she wash?
- Samuel had 5 pet bunnies. Each bunny had 23 toys. How many toys did all the bunnies have together?
- Benny bunny had a lot of children. He put 4 children in each bedroom and filled up 93 bedrooms. How many kids did Benny bunny have?
- Alfred the Leprechaun wanted to give 8 pots of gold to each of his friends. Alfred had 21 friends. How many pots of gold does Alfred need?
- Write these numbers in order from smallest to biggest: 552, 65, 91, 866

**Down**

- Write these numbers in order from biggest to smallest: 30, 265, 19, 28
- Sal was going to buy 6 chocolate bars. Each chocolate bar cost 17 cents. How much money does Sal need?
- Solve this problem:  $65 \times 9 =$  \_\_\_\_\_
- Quick, quick! What's  $8 \times 8$ ?
- Paul wanted to plant some tomatoes. He had 25 rows to plant and he could fit 8 plants in each row. How many tomatoes could Paul plant?

**How to play:**

Each row (across) must contain the numbers 1 through 9.  
Each column (up and down) must contain the numbers 1 through 9.  
Each square box must contain the numbers 1 through 9.



	2	8	6	4	7	1	9	3
9	4	1	8				5	6
6		7	5	9	1	2	8	
2	8				9	3	1	7
7	5	3	2	1		6		9
			6				2	
8		5			6		3	
3	6	4	1	8	5	9	7	
1				7		8	6	

## FOCUS ON: GERM HOT SPOTS

Germs are everywhere—at home, in the office, even in your car. Luckily, about 99% of them can't harm us. But the other 1% can be downright scary: Most of these pathogens are either viral or bacterial and can cause everything from a common cold to a potentially life-threatening infection.



You may think you know the obvious places that germs propagate like the soles of your shoes, but many more germ-friendly locales are completely unexpected yet no less dangerous.

### What's for Dinner?

Restaurant menus have 100 times more bacteria than a toilet seat. They are touched by tons, but only wiped down once a day, if at all. Instead of washing your hands before, scrub up **after** you order & never lay your cutlery on top of the menu.



### Like Germs With Your Garnish?



Like a squeeze of lemon with your water? Similarly, having fruit in your drink may not be a good idea. Researchers have found 25 different microorganisms – including E.coli – living on the lemons and limes in bars and restaurants.

### Soap Pumps

Ironically, public soap pumps are a breeding ground for bacteria, too. Most of these containers are never cleaned and the bottoms are touched by dirty



hands, so there's a continuous culture going on feeding millions of bacteria. So scrub for at least 20 seconds or carry hand sanitizer. And before you reach for that door handle, think about how many people don't wash after using the restroom.

### Carting Around Grime

Shopping cart handles can be downright gross. That handle can be swarming with up to 11 million microorganisms. And just think about all the dirty diapers on that seat -- the same one you're putting your produce on. A lot of grocery stores have antibacterial wipes handy, so use them.



### Lift a Hand

Many people shudder at having to touch door handles, but they should be wary of elevator buttons, too. Again, do you ever see someone actually clean those? Push them with your elbow, take the stairs, or have sanitizer on hand.



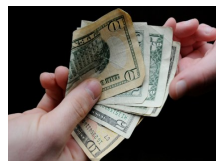
### Your phone

Nearly all cell phones and office desk phones had evidence of bacterial growth known to cause infection. Scientists concluded that, often, mobile phones harbour more germs than toilet seats. Use a disinfecting wipe a few times a week, and be conscious of where you rest personal items.



### Dirty cash

Scientists at the University of Oxford discovered that the average banknote is home to 26,000 bacteria and that there are more germs on a \$1 note than on the much despised toilet seat.



### Restaurant condiments

Few restaurants wash their ketchup and vinegar bottles with bleach so be aware that lots of hands have been here before you. So while you may be diligent, the guy who poured the ketchup before you may not have been, which means his germs are now on your fries.



### Your handbag

20% of handbags carry more germs than the average toilet stall. It's hardly surprising, given some of the surfaces we put our bags on.



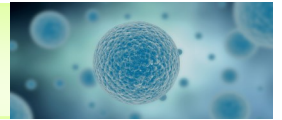
### How can I prevent the spread of germs?

Basic hygiene & common sense is your best defence. Wash taps, door handles, remote controls and other frequently touched spots in your home. Wash your hands before cooking, eating, after using the toilet, handling garbage, blowing your nose, or coughing or sneezing into your hand.

Teach kids to wash their hands & to do it right. Experts recommend scrubbing hands for 20 seconds or so. The type of soap doesn't matter -- to prevent germs, the regular stuff will work just as well as antibacterial soap.

Try not to touch your face. Your hands pick up germs. Stop those germs from entering your body by keeping them away from your eyes, nose & mouth.

## Are stem cells the medicine of the future & can they be used to safeguard my child's future health?



By Dr Michelle Mason, Next Biosciences Medical Officer

Did you know that as an expectant parent you have the opportunity to collect your baby's umbilical cord stem cells at the birth and have them cryogenically frozen and stored for potential future medical use?

### What are stem cells?

Stem Cells are the original building blocks of life, which differentiate into all the specialised cells that make up the human body (skin, blood cells, muscle, bones, nerves etc).

### What are Cord Blood Stem Cells & what are they used for?

Cord Blood is collected from the baby's umbilical cord at birth and contains haematopoietic (blood) stem cells. These stem cells are used to regenerate bone marrow and are routinely used to treat blood related diseases such as leukaemia, lymphoma, thalassaemia, Fanconi's anaemia and sickle cell anaemia. New therapies are also being researched for cerebral palsy, traumatic brain injury, hearing loss and type 1 diabetes.

### What are Cord Tissue Stem Cells & what are they used for?

The umbilical cord tissue contains mesenchymal stem cells, that are being employed in both research and clinical environments for a variety of aesthetic and medical conditions that include skin regeneration, neurology (neurodegenerative disease), orthopaedics (cartilage and bone repair), sports injury (tendon and ligament repair); cardiology (heart muscle regeneration) and many other areas.

### Who can use the stem cells?

Stem Cells represent a perfect match for the baby from whom they have been collected and pose no risk of rejection if transplanted. There is also a good possibility that the stem cells will be a suitable match for a sibling (1 in 4).

### Why should I store my baby's stem cells?

Apart from it being a valuable medical investment there are other compelling reasons to consider storing your baby's stem cells, such as:

- Having a family history of blood related diseases.
- Having a sibling who suffers from a disease treatable with stem cell therapy.
- And particularly for children of African descent and mixed race couples, who are less likely to find a matching bone marrow sample in existing tissue banks.

### Are they actually doing transplants using the cord blood stem cells?

Cord Blood has been used in transplant medicine to treat blood related disease and cancers since 1988. To date there have been approximately 38,000 cord blood transplants done worldwide.

### How are the stem cells collected?

The stem cells are collected at the birth of the baby and pose absolutely no risk to either mother or child. After your baby has been safely delivered, your Obstetrician or Midwife will collect the cord blood and tissue - collection takes between 5 to 10 minutes. The cord blood and tissue are then packed into a temperature controlled kit and sent to the laboratory for processing.

### What does it cost?

Next Biosciences offers their umbilical cord stem cell banking service, Netcells, in Zimbabwe. The cost to bank umbilical cord blood for 10 years is \$1700 and the cost to bank umbilical cord blood & tissue for 10 years is \$2150. Clients do also have the option to upgrade from 10 to 20 years of storage at the time of registration.

### What to look for in a storage bank?

- All-inclusive price with no additional charges that you have not budgeted for.
- A laboratory that holds accreditation for the processing of cord blood stem cells. This is important because it gives assurance that:
  - The cells will be processed and stored according to international quality standards.
  - The laboratory will be inspected regularly by the accrediting body to ensure the safe storage of your baby's stem cells.

### For more information about stem cell banking or to register to bank your baby's umbilical cord stem cells contact:

Julie Russell-Smith  
Next Biosciences Zimbabwe Consultant

[julie.russell-smith@nextbio.co.za](mailto:julie.russell-smith@nextbio.co.za)

**Mobile:** +263 777 119 632

[www.nextbio.co.za](http://www.nextbio.co.za)



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*.

THE NORTHERN  
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- Operational for over 60 years
- Meets all the statutory requirements of a medical aid society operating in Zimbabwe
- Geared for Professional Service Companies / White Collar Workers and Individuals
- Best value contributions vs. benefits in the market
- Paid according to AHFoZ tariffs
- Pre-existing conditions are not eligible for benefits
- Waiting periods apply to certain benefits

northern  
Alliance

- Geared for Executives and Individuals
- Pays out according to “reasonable and customary”
- Full benefit use in Zimbabwe and select regional territories
- 3 levels of benefits (\$100 000 - \$300 000)
- Loadings on monthly subscriptions are considered for pre-existing conditions.
- Waiting periods apply to certain benefits

Managed and administered by:

**Alliance** | health

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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](mailto:clientservices@healthzim.com)  
The first 5 CORRECT entries will win the senders Alliance Health Gift packs. (\*Please state your membership number)

1. Name one way to prevent germs from spreading and causing infections.
2. Alliance Health offers 5 packages, of which 2 are **health insurance** packages. Name the two.
3. The two **Northern** packages available are ..... and .....
4. Who qualifies to donate blood?
5. What is the **Annual Global Limit** on **YOUR** scheme? (Please state your membership number)

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



## ISSUE 10 WINNERS!!! Congratulations to:

**Sharon Sekwa, Nicole Sanderson, Avni Patel, Luckson Moyo & Janice Martin**

## 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](mailto:@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](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)