

Health Ally



Alliance Health Quarterly Newsletter



Food for thought...

INSIDE THIS ISSUE:

| | |
|----------------------------------|---|
| PREMIUM INCREASES AUGUST 2015 | 2 |
| THE BASICS OF CORRECT POSTURE | 2 |
| NEWS FLASH! | 3 |
| KIDZONE | 4 |
| FOCUS ON: KNEES | 5 |
| COMPETITION TIME! | 6 |
| FRIENDLY REMINDERS | 6 |

FROM THE EDITOR

Welcome to another issue of **Health Ally**, your quarterly dose of health insights and updates on your chosen healthcare funder.

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.

You may ask the question: **What is Medical Inflation anyway??**

Below is a summary that we hope will answer this question.

Medical Inflation is the term used to describe the rising costs of healthcare.

However unlike classic Price Inflation, this does not refer to the steadily increasing costs of the same goods and services. The costs of treating health problems are prone to increases because **newer and more effective treatments** become available for different medical conditions – but **these treatments often cost more.**

This can take the form of new diagnostic machines, better medications, improved quality consumables, changes to treatment protocols, etc. Medical inflation therefore refers to the increased costs of **BETTER** treatment or **IMPROVED** diagnostics for the same conditions.



Good to know

2015 MEMBERSHIP PREMIUM INCREASES

Members of the Multimed and Alliance Health Options plans will find that their membership contributions for the 12 months commencing August 2015 have increased since last year's contract. This has unfortunately been necessitated by medical inflation and changes in claims patterns over the past 12 months which are beyond our control.

As a result, all Multimed and Alliance Health Options members renewing on or after 01 August 2015 will be facing an increase in their membership contributions. The increase will only affect members on their renewal date i.e. if you joined in February 2012, for example, the new premiums will be with effect from 1st of February 2016.

Much of this increase is due to medical inflation which is driven by the costs of improved treatment methods, the availability of new medications, and advances in technology. All of these improvements in the effectiveness and sophistication of the healthcare services that you may need to use.

If you have also moved into a higher age bracket,

your membership fees will attract higher age/risk related contribution ratings. Higher contributions for older members are common practice in health risk management across all international private health care plans and this is a fair way to account for increased benefit use and the higher vulnerability to injury and disease that comes with age.

Despite the unpalatable reality of these increases, we have worked very hard to ensure that your membership to Multimed and Alliance Health Options still provides you with the best value international health plan benefits available.

We also continue to work on developing effective long term cost controls in benefit usage which will ensure that future increases in local and regional healthcare costs can be moderated and managed in order to ensure that your membership remains affordable.

The revised Rates as well as Table of Benefits are available on the website along with the Plan Agreements for both plans.

We thank you for your valued support.

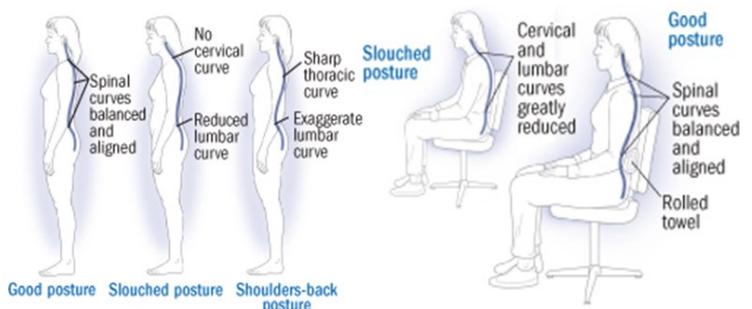
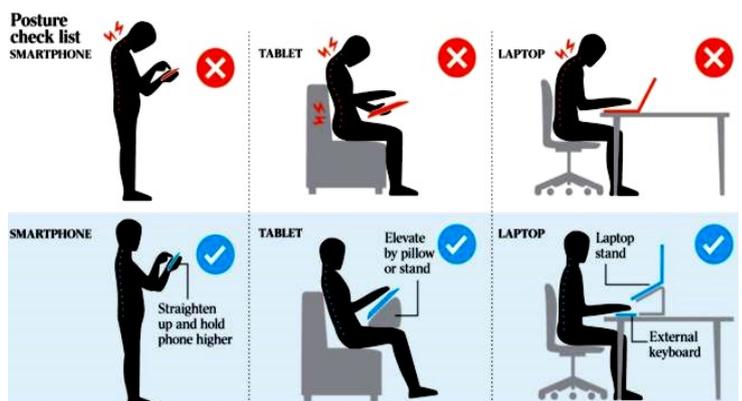
THE BASICS OF POSTURE

Posture is the way you hold your body while standing, sitting, or performing tasks like lifting. If your posture is good, the bones of the spine are correctly aligned.

Your spine is strong and stable when you practice healthy posture. But when you stoop or slouch, your muscles and ligaments struggle to keep you balanced — which can lead to back pain, neck pain, headaches and other problems.

Here are some general principles of correct standing posture:

- Your back is straight. Don't slump forward at the shoulders or waist.
- Your knees are slightly bent - they should not be locked.
- Your abdominal muscles are tight - gently suck in your stomach.
- Your head is centred over your body. Check yourself in the mirror from side to side.
- Your weight is evenly distributed between your feet. Do not jut one hip out to the side.





WHAT'S NEW AT ALLIANCE HEALTH??

Your lifestyles and health needs are different... so why should you all fit into the same healthcare cover??

At Alliance Health, we recognise the need to have choices which is why in addition to the existing 4 medical aid and insurance packages offered, we have recently introduced a new medical aid package geared at providing a solution with tiered benefits for individuals and companies.

Alliance Options SELECT provides different levels of benefit driven health cost funding that will give members access to all private healthcare services in Zimbabwe and for members on the top scheme, treatment in South Africa.

Alliance
**Options
Select**

A combination of great value and convenience of use...

...because you deserve to have options.



21st Century Healthcare Solutions

For added convenience and better service, Alliance Health is pleased to advise its valued stakeholders that we have recently launched an **Inbound Call Centre**.

The call centre will be handling **all pre-authorisation requests** by both service providers and members on a **24 hour** basis, **7 days a week**, **including public holidays**.

This new line, dedicated to treatment authorisations for members of **Multimed, Alliance Health Options, Northern Alliance, Northern Medical Aid Society** and **Alliance Options SELECT** is as below:

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When you get your picture taken, everyone says, "Say cheese! Smile!" So you do — you open your mouth and show your teeth.

Your teeth are important in many ways. If you take care of them, they'll help take care of you. Strong, healthy teeth help you chew the right foods to help you grow. They help you speak clearly. And yes, they help you look your best.

If you don't take care of your teeth, cavities and unhealthy gums will make your mouth very, very sore. Eating meals will be difficult. And you won't feel like smiling so much.

How You Can Keep Your Teeth Healthy

- When you brush, you don't need a lot of toothpaste: just squeeze out a bit the size of a pea.



How to brush

- Take one to two minutes to brush well.
- Use a small amount of fluoride toothpaste and a small, soft brush.

- 1 Top insides**
 Jiggle along every tooth making sure you clean down to the gums.
- 2 Bottom insides**
 Jiggle along every tooth making sure you clean down to the gums.
- 3 Chewing surfaces**
 Brush along the top and bottom back teeth.
- 4 Outsides**
 Brush using a circular or up and down motion. Start on one side and go all the way to the other side.

- Brush at least twice a day — after breakfast and before bedtime.
- Brush all of your teeth, not just the front ones. Brush the teeth along the sides and in the back.
- Take your time while brushing. Spend at least 2 or 3 minutes each time you brush.
- Be sure your toothbrush has soft bristles (the package will tell you if they're soft). Ask your parent to help you get a new toothbrush every 3 months. when it's time to change them.
- You should also brush your tongue to help keep your breath fresh! Nobody likes bad breath!!
- It's also important to visit the dentist twice a year. Besides checking for signs of cavities or gum disease, the dentist will help keep your teeth extra clean and can help you learn the best way to brush and floss.

Remember to brush coz nobody likes...

FOCUS ON: BEING GOOD TO YOUR KNEES



Whether you're a seasoned athlete or totally laid-back when it comes to exercise, knowing how to protect your knees from damage can mean the difference between a fulfilling lifestyle and long term, strained mobility.

We put an enormous amount of mechanical stress on our knees on a daily basis. And, typically, the knee is designed to take it. However, certain bad habits could be shortening the life of your knees and opening the door to chronic pain & disability.

The way you stand & walk can have a tremendous impact on the health of your knee joints. Ask yourself the following five questions and find out if you're being nice to your knees.

How much weight are you carrying?

Your knees bear the brunt of your body weight, so it's crucial that you maintain a healthy weight. Every extra kg you carry adds up to pressure on your knee joints when you walk and run. So, if you are overweight, you may be compromising the health of your knees. Dropping extra weight -- particularly body fat -- may be the single most important thing you can do to reduce the risk of developing a serious knee problem.



Are you exercising?

Regular exercise is essential to maintaining knee strength. Without it, your muscles weaken, leaving your joints without ample support and leaving your muscles, bones, tendons, ligaments, and joints vulnerable to misalignment. Aim for a minimum of 30 minutes of exercise on most days of the week.

Are you overusing some muscles and joints?

Determining if you are overusing a joint requires listening to your body. When you feel pain or discomfort during or after exercise, household chores, or other activities, don't ignore it. Take a break and consider ceasing the activity altogether until you can perform it without pain.

Is your body properly aligned?

Just as driving a car when the wheels are out of alignment causes the tyres to wear irregularly, the same principle holds true for your knees. If your body is not properly aligned, your muscles, joints, and ligaments take more strain than they are able to endure healthfully. (See page 2 for some general principles of correct posture when standing, sitting and walking).

Are you wearing the right shoes?



Shoes that cause your body weight to be unevenly distributed place extra stress on your knee joints. You may look great in three-inch stilettos, but keep in mind that high-heeled shoes increase the compressive force on your knee joints by 23%. Wearing heels also encourages tight calf muscles, another common cause of knee pain.



Conclusion:

Arthritis of the knee is common, but it is not necessarily an inevitable consequence of aging. **Taking care of your knees now will cost you a lot less time and effort than rehabilitating them down the road.** The right lifestyle and activity choices can help make your knees stronger, healthier and more pliant.

KNEE-FRIENDLY EXERCISES

#1 Quad Sets

#2 Hamstring Sets

#3 Straight Leg Raise

#4 Bridging

#5 Knee Extension

#6 Heel Raises

#1 Prone Leg Curls

#3 Single Leg Bridge

#5 Stability Ball Leg Curls

Daily moderate exercise is much better for your joints than occasional strenuous exercise.

#2 Step Ups

#4 Step Back Lunge

#6 Wall Slides

These exercises can help enhance circulation, improve your range of motion, and build the muscles that surround the knee joints.

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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. Of the 5 products offered by Alliance Health, which two are medical **insurance** packages
2. What is the name of Alliance Health's most recently launched medical aid package?
3. The 24 hr call centre is dedicated to preauthorisation requests ONLY. True or False?
4. Medical Inflation and price inflation are the same. True or False?
5. Name 3 factors that affect the health of your knees.

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



ISSUE 7 WINNERS!!! Congratulations to:

Wendy Cunliffe, Charmaine Benzies, Moira Robinson, Sophia Ahmid, and Senzeni Kariwo

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 Emergency numbers below for after hour **emergency cases only**: **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