

HealthMatters

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What Are Allergies?

Allergies are abnormal immune system reactions to things that are typically harmless to most people. When you're allergic to something, your immune system mistakenly believes that this substance is harmful to your body. (Substances that cause allergic reactions, such as certain foods, dust, plant pollen, or medicines, are known as allergens.)

In an attempt to protect the body, the immune system produces IgE antibodies to that allergen. Those antibodies then cause certain cells in the body to release chemicals into the bloodstream, one of which is histamine (pronounced: his-tuh-meen). The histamine then acts on the eyes, nose, throat, lungs, skin, or gastrointestinal tract and causes the symptoms of the allergic reaction. Future exposure to that same allergen will trigger this antibody response again. This means that every time you come into contact with that allergen, you'll have an allergic reaction.

Allergic reactions can be mild, like a runny nose, or they can be severe, like difficulty breathing. An asthma attack, for example, is often an allergic reaction to something that is breathed into the lungs by a person who is susceptible.

Some types of allergies produce multiple symptoms, and in rare cases, an allergic reaction can become very severe — this severe reaction is called anaphylaxis (pronounced: an-uh-fuh-lak-sis). Signs of anaphylaxis include difficulty breathing, difficulty swallowing, swelling of the lips,

tongue, and throat or other parts of the body, and dizziness or loss of consciousness.

Why Do People Get Allergies?

The tendency to develop allergies is often hereditary, which means it can be passed down through your genes. However, just because a parent or sibling has allergies doesn't mean you will definitely get them, too. A person usually doesn't inherit a particular allergy, just the likelihood of having allergies.

What Things Are People Allergic to?

Some of the most common allergens are:

Foods: Food allergies are most common in infants and often go away as people get older. Although some food allergies can be serious, many simply cause annoying symptoms like an itchy rash, a stuffy nose, and diarrhea. The foods that people are most commonly allergic to are milk and other dairy products, eggs, wheat, soy, peanuts, tree nuts and seafood.



Insect bites and stings: The venom (poison) in insect bites and stings can cause allergic reactions, and can be severe and even cause an anaphylactic reaction in some people.

Airborne particles: Often called environmental allergens, these are the most common allergens. Examples of airborne particles that can cause allergies are dust mites (tiny bugs that live in house dust); mold spores; animal dander (flakes of scaly, dried skin, and dried saliva from your pets); pollens, ragweed and trees.

Medicines: Antibiotics — are the most common type of medicines that cause

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From the desk of COO



I begin by thanking the valued customers of Allianz EFU Health Insurance Limited, for reposing their confidence in us. Being a responsible more than a Rs. 1 billion health insurance company, we are sensitive to our customer's needs and demands and we focus our energies towards developing systems and processes that best suit our valued customers' requirements. Had it not been for each one of you, we certainly would not have achieved the laurels during this past one decade; and it is your continuous support that fuels our zeal and drives the desired energy to serve you with each passing year.

With the dawn of a new year, resolutions are drafted and strategies are defined. We, at Allianz EFU Health Insurance, resolve to live to our customer's healthcare needs and to promote ethical, service oriented, personalized services in health insurance industry. Being the leading health insurer we are duty bound to be the north-star for health insurance industry. We commit to remain a responsible company and strive to be the health insurer of choice.

I hope and pray for 2012 to be a year of peace, stability and progress for our country.

Before signing off, I am bound to thank all the employees of Allianz EFU Health Insurance, whose untiring efforts during the whole year ensure that we remain our customers' first choice. It is my duty to thank our partner hospitals and healthcare facilities as well, who extend support and services to our valued customers who have entrusted us with this task.

I wish you all a healthy 2012.

KAnsari

Kamran Ansari
Chief Operating Officer



What Are Allergies? (Contd)

allergic reactions. Many other medicines, including over-the-counter medications also can cause allergic-type reactions.

Chemicals: Some cosmetics or laundry detergents can make people break out in an itchy rash (hives). Dyes, household cleaners, and pesticides used on lawns or plants also can cause allergic reactions in some people.

How Do Doctors Diagnose and Treat Allergies?

If your family doctor suspects you might have an allergy, he or she might refer you to an allergist (a doctor who specializes in allergy treatment) for further testing. The allergist will ask you about your own allergy symptoms (such as how often they occur and when) and about whether any family members have allergies. The allergist also will perform tests to confirm an allergy — these will depend on the type of allergy someone has and may include a skin test or blood test.

The most complete way to avoid allergic reactions is to stay away from the substances that cause them (called avoidance). Doctors can also treat some allergies using medications and allergy shots.

Avoidance

In some cases, like food allergies, avoiding the allergen is a life-saving necessity. That's because, unlike allergies to airborne particles that can be treated with shots or medications, the only way to treat food allergies is to avoid the allergen entirely. For example, people who are allergic to peanuts should avoid not only peanuts, but also any food that might contain even tiny traces of them.

Avoidance can help protect people against non-food or chemical allergens, too. In fact, for some people, eliminating exposure to an allergen is enough to prevent allergy symptoms and they don't need to take medicines or go through other allergy treatments.

Here are some things that can help you avoid airborne allergens:

Keep family pets out of certain rooms, like your bedroom, and bathe them if necessary.

Remove carpets or rugs from your room (hard floor surfaces don't collect dust as much as carpets do).

Don't hang heavy drapes and get rid of other items that allow dust to accumulate.

Clean frequently (if your allergy is severe, you may be able to get someone else to do your dirty work!)

Use special covers to seal pillows and mattresses if you're allergic to dust mites.

If you're allergic to pollen, keep windows closed when pollen season's at its peak, change your clothing after being outdoors — and don't mow lawns.

If you're allergic to mold, avoid damp areas, such as basements, and keep bathrooms and other mold-prone areas clean and dry.

Medications

Medications such as pills or nasal sprays are often used to treat allergies.

Although medications can control the allergy symptoms (such as sneezing, headaches, or a stuffy nose), they are not a cure and can't make the tendency to have allergic reactions go away.

Shots

Allergy shots are also referred to as allergen immunotherapy. By receiving injections of small amounts of an allergen, your body can gradually develop antibodies and undergo other immune system changes that help reduce the reaction to that allergen.

Immunotherapy is only recommended for specific allergies, such as allergies to things you might breathe in (like pollen, pet dander, or dust mites) or insect allergies. Immunotherapy doesn't help with some allergies, like food allergies.

Is It a Cold or Allergies?

If the spring and summer seasons leave you sneezing and wheezing, you might have allergies. Colds, on the other hand, are more likely to occur at any time (though they're more common in the colder months).

Colds and allergies produce similar symptoms, but colds usually last only a week or so. And although both may cause your nose and eyes to itch, colds and other viral infections can also cause a fever, aches and pains, and colored mucus. Cold symptoms often worsen as the days go on and then gradually improve, but allergies begin immediately after exposure to the offending allergen and last as long as that exposure continues.

If you're not sure whether your symptoms are caused by allergies or a cold, talk with your doctor.

Relief From Headache In Natural Ways...

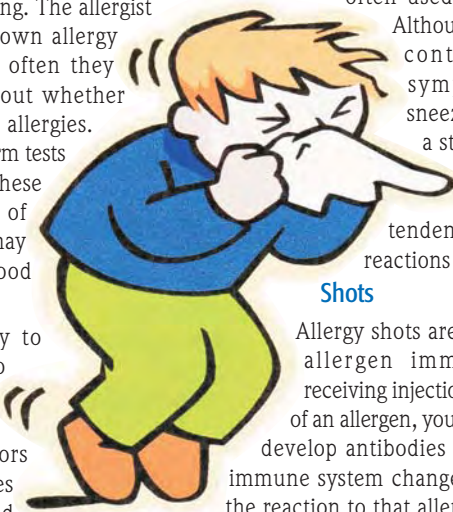
Headache is a common problem, especially among the working crowd. Headache is caused due to several factors, but we can put it under three broad categories -

1. Tension –This is the most common cause of headache. Tension creates a spasm of the muscles at the back of the neck. The muscle spasm gets the tissues over the surface of the cranium and thus, the pain is felt not only on in the neck but also on the forehead.
2. Migraine –Migraine is the abnormality of the nervous system. This strain on the nervous system is caused due to eye strain, shock, stomach disorders etc. Migraine is a chronic disease which needs medical attention.
3. Cluster Headache –Cluster headaches are repetitive and gets back several times in a month. These are generally caused due to constant pressure on the nerves like alcohol consumption, chain smoking etc.

Headaches are very disturbing and restricts your attention to the pain alone. At this moment pain killer seems to be the only solution to get relief form headache. Pain killers, however, have side effects. Here are few home remedies to get relief from headache -

1. For chronic headache, eat sliced apple with salt everyday in the morning for a week.
2. Crush lemon crust into a fine powder and make it into a paste with the use of water. Apply this on the forehead. This is quick relief form headache caused due to tension.
3. Apply a small amount of Eucalyptus oil on the center of the head and cover it with a towel dipped in warm water. This is one of the most effective ways of curing pain.
4. Put 3 drops of ghee in your nostrils for a week to get rid of headache from cold.
5. Drink a glass of water with a teaspoon of honey every morning to treat chronic headache.
6. Grind watermelon seeds with poppy seeds and consume three grams of it everyday if you are suffering constant pain.
7. Application of sandalwood paste on the forehead is one of the tradition ways of curing headache.

These seven tips will surely give you quick relief from headache and does not have any side effects. They not only get you relief from headache but also treats it, so that you don't suffer the symptoms again.



Garlic

Garlic and humanity go back a long way. It's believed to be one of the first wild plants domesticated by early humans. First found in the mountains of Central Asia, this pungent member of the Allium family best known as a flavoring for food but over the years has been used as a medicine to prevent or treat a wide range of diseases and conditions. The fresh clove or supplements made from the clove are used for medicine.

Allicin, the active ingredient and the source of garlic's distinctive odor, is unstable and changes into a different chemical rather quickly. Aging garlic to make it odorless reduces the amount of Allicin and compromises its effectiveness. Some odorless garlic preparations and products may contain very little, if any, Allicin. Methods that involve crushing the fresh clove release more Allicin.

Garlic has many healing properties, but the most research has been done on its potential to help reduce heart disease. Garlic has been intensively studied, and numerous large studies have shown that taking supplements that mimic fresh garlic can significantly lower LDL cholesterol levels without hurting beneficial HDL cholesterol levels. Garlic appears to act by blocking the liver from making too much LDL cholesterol. There is also some evidence that garlic supplements can mildly lower blood pressure by dilating or expanding blood vessels. And garlic helps prevent blood clots -- and therefore reduces the risk of heart attack and stroke -- by decreasing the stickiness of platelets, which are tiny disk-shaped bodies in the blood that are necessary for blood clotting. When platelets are too sticky, they form clumps that can adhere to artery walls and contribute to clogged arteries. Garlic has also been shown to reduce pain and other symptoms in people with rheumatoid arthritis. And it reduces the size of some cancerous tumors and helps prevent some cancers, particularly those in the intestines. However, the research on this is not nearly as far advanced as that for garlic and heart disease, so do not use garlic supplements without consulting with a natural health care professional. One of the oldest uses of garlic, however, is as an antibiotic. Garlic kills a range of microbes, including viruses, bacteria, fungi, and parasites, and can be effective against such conditions as athlete's foot, thrush (a fungal infection of the mouth), viral diarrhea, and the ulcer-causing bacteria *Helicobacter pylori*. Only fresh garlic or supplements that mimic it have these effects.

Other uses include treatment of fever, coughs, headache, stomach ache, sinus congestion, gout, hemorrhoids, asthma, bronchitis, shortness of breath, low blood



pressure, low blood sugar, high blood sugar, and snakebites. It is also used for fighting stress and fatigue, and maintaining healthy liver function.

All of this natural medicine comes at a cost of only 4 calories per clove.

To call garlic "versatile" is an understatement. Here are some of the more unusual uses and beliefs associated with what the Greeks called "the stinking rose."

A Clove for Courage

The Greeks and Romans believed that garlic increased courage.

Greek commanders fed garlic to soldiers before battle, perhaps making their breath as lethal as their weapons. Roman soldiers also ate garlic for courage, but their commanders went a step further. Romans planted fields of garlic in conquered countries. They wanted the courageous effect of garlic to transfer from the garlic field to the battlefield, hopefully to Roman soldiers only, not their enemies.

Strength in Numbers (of garlic cloves, that is)

Many cultures believed that garlic increased strength and stamina. Greek Olympic athletes chewed it for stamina before competition. Both Greek and Roman soldiers ate garlic before and during battles. The Egyptian laborers who built the pyramids ate it as part of their daily ration. One year, unusual flooding on the Nile caused a shortage of garlic, so prices rose. Looking to cut costs, the Pharaoh stopped supplying it to the laborers. He was forced to reconsider when the workers revolted and threatened to stop building, thereby making garlic the world's first recorded union organizing tool.

Garlic, The Miracle Plant

Many of these superstitions probably stem from garlic's healing properties. Ancient people thought evil spirits caused sickness, so garlic's medicinal properties may have

made it appear to be a magical plant that protected the wearer from harm. Other cultures viewed garlic as a medical treatment for many different diseases.

For instance, Sanskrit medical texts from two thousand years ago detail garlic's medical uses. Ancient physicians used garlic for a diverse assortment of ailments including arthritis, intestinal worms, and ear infections. Physicians in the Middle Ages used it to treat smallpox. When the British arrived in India, they named leprosy the "peelgarlic" disease because lepers used peeled cloves to treat their affliction.

Russian Penicillin

Garlic's curative properties became more than anecdotal during World War I when British doctors used garlic juice on battlefield wounds to prevent infection. Russian physicians did the same during the Second World War and supplemented soldiers' diets with garlic and onions to prevent disease. In fact, garlic was such an effective antibiotic that was nicknamed "Russian Penicillin." It's still used in Russia to treat many ailments and for preventive care. Public health education programs promote garlic and onions as disease preventatives.

Ticks and Flies and Fleas No More!

Garlic's most repellent feature "the smell" is a plus when people look for natural ways to protect animals from flies and parasites.

Studies have found that concentrated garlic kills ticks within thirty minutes. Dehydrated garlic is used as a nutritional supplement in pet food to repel fleas and ticks. Some horse owners rub down their equines with a garlic mixture to keep flies away.

Add Some Spice To Your Garden

Gardeners spray a garlic mixture on plants to repel a different set of pesky creatures: deer, rabbits, groundhogs, and other four-legged garden predators who happily consume a whole season of vegetables in a single night.

It's a great alternative for organic gardeners and environmentally conscious people who want to repel pests without harming either animals or the environment. A spray mixture of insecticidal soap, garlic, and hot pepper protects plants and flowers for days at a time. Just remember to reapply after rainstorms.

Garlic makes a wonderful health supplement for many people but the so-called "garlic cure" is no substitute for the basics: sensible eating and appropriate exercise. Garlic should be seen as part of a healthy lifestyle - not as an alternative to it. Always consult your doctor first regarding any medical condition



Knowing Dr. Mazhar Hassan Assistant General Manager Medical Services

How are you as a Person...

I think I am a friendly person who is always ready to help others. I am a good listener and an open minded person who respects and honors other's beliefs and values.

How are you as a colleague...

I think my colleagues would give you a better answer but if I do have to say something then I'd say that I am helpful, cooperative, accommodating and always ready to lend a hand. I love giving guidance to people who ask for it and I do my best to maintain a friendly environment around the office where doors are always open for positive discussions and feedbacks.

How are you as a Leader...

I believe in getting the job done! I also believe in setting examples by doing things myself and letting my peers follow. I firmly believe that through persuasion, encouragement and motivation one can achieve much more than through enforcing decisions. I like innovation and new challenges which I am sure are necessary for growth of an organization.

Your Journey with Allianz EFU...

I started off my carrier in Allianz EFU Health Insurance Limited as an Assistant Manager in October 2001. Switching to a new field was a tough task to say the least but the guidance, supervision and support of my superiors and colleagues alike, especially Dr. Sabeeh, has helped me grow. I firmly believe that hard work always pays off and the same has happened in my case. Allianz EFU has given a lot to me and my contribution to its growth is still incomplete.

Your Ideal

Dr. Syed Adeb ul Hasan Rizvi...

A living legend and an internationally prominent figure, who is doing a phenomenal job when it comes to medical treatment and welfare of patients coming over to Sindh Institute of Urology & Transplant. His efforts not only as a doctor but as an administrator and as a human being are highly commendable. I worked as part of his SIUT team for almost 6 years and apart from clinical knowledge one important point I learned is that with hard work, dedication and honesty nothing is impossible and any

goal can be achieved.

Your Zodiac Sign...

Scorpio

Your Favorite Cuisine...

Pakistani food

Your Favorite Vacation spot / place...

Northern areas of Pakistan

Your all time Favourite Movie...

Not any specific movie but I usually enjoy comedy/action movies.

How do you rate your anger, do you get angry really fast...

I never get angry. If at all I do get annoyed I am able to control it immediately and never express it. I believe that anger always leads to poor decision making.

Three most important things in your life...

My family, my work and my friends.

Your one dream that you wish comes true...

To be at the top position in this organization.

The Secret to your success...

Hard work and honesty

Take care of your eyes

26-23-36 is an eye exercise which is applicable for all of us, who spend long hours at our desks, looking at the computer screen.

Step I :-

After every 26 minutes of looking into the computer screen, turn your head and try to look at any object placed at least 20 feet away. This changes the focal length of your eyes, a must-do for the tired eyes.

Step II :-

Try and blink your eyes for 23 times in succession, to moisten them.

Step III :-

Time permitting of course, one should walk 36 paces after every 36 minutes of sitting in one particular posture. It helps in blood circulation for the entire body.

They say that your eyes are mirror of your soul, so do take care of them, they are priceless

Quotes

A man without ambition is dead. A man with ambition but no love is dead. A man with ambition and love for his blessings here on earth is ever so alive. Having been alive, it won't be so hard in the end to lie down and rest.

Pearl Bailey

"Anger is never without Reason, but seldom with a good One."

Benjamin Franklin

Our bodies are our gardens to which our wills are gardeners."

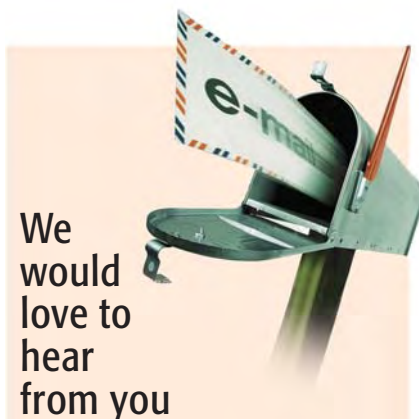
William Shakespeare

The present is a rope stretched over the past. The secret to walking it is, you never look down."

Sean Stewart

"Seek freedom and become captive of your desires, seek discipline and find your liberty."

Frank Herbert



We would love to hear from you

If you have any question or comments, or any suggestions as to what can be included in this newsletter, please write to us at:

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www.allianzefu.com