

HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

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Message from CEO



I would like to greet everyone a very happy new year!

On behalf of the whole Allianz EFU family, I am wishing you all the best as we begin another journey of challenges, victories, lessons and changes in the year ahead.

When we started Allianz EFU in the year 2000, we had a big challenge to demonstrate how we were different in our approach to offer excellent healthcare solutions to our customers.

We confront this matter because at Allianz EFU we are always looking for adding values in the products, services and solutions which we deliver through our team of experts in different domains.

Understanding customer perception is our hallmark and meeting their expectations at maximum level is our strength. With this we are able to place Allianz EFU as premier diversified health insurance company with key focus on providing best user experience.

Your health is the best investment you can give yourself and your family. We appreciate its significance - hence our strategic commitment to advance the provision of healthcare to a majority of people within Pakistan in a professional and cost-effective manner. This commitment underlies our vision to be the provider of choice for innovative, affordable and quality healthcare solutions.

In 2013, we aim to extend the reach to every Pakistani family to avail our valued services. I am pleased to announce that Allianz EFU for the first time in Pakistan is launching its Family Tahaffuz Plan. This Plan is aimed at providing reasonably priced and excellent healthcare for Pakistani families. As we intend to provide our members with a truly 'one-stop-shop' to meet their all healthcare needs.

I'm proud to be a part of Allianz EFU and humbled to have the opportunity to lead it on the next part of its journey. My colleagues and I, at all levels of the company, are committed to achieving the best results through principles.

If you're already a member, then please accept my gratitude for choosing us to be your partner in health.

To everyone in the Allianz EFU family – our people, our customers and our business partners – I would like to once again wish you all a happy and prosperous new year.

Sincerely,

Kamran Ansari

Allianz EFU-JS Bank Strategic Partnership Agreement:



September 26th, 2012: Allianz EFU Health Insurance has recently inked a new strategic Bancassurance partnership with JS Bank Limited, one of the fastest growing banks in Pakistan. To launch this new Bancassurance partnership, an agreement was signed by Mr. Taher G. Sachak, Vice Chairman, Allianz EFU and Mr. Kalim-ur-Rahman, President and CEO of JS Bank, at the Head Office of JS Bank in Karachi. The signing ceremony was attended by Mr. Kamran Ansari, CEO, Allianz EFU and members of the management teams of both the organizations. Under this new partnership agreement, JS Bank will offer the health insurance products of Allianz EFU to its customers through all its branches which are over 160 in over 80 cities across Pakistan. The very first of these products is titled as "Sehat Sarmaya", an in-patient hospitalization health insurance plan for the entire family. The product offers a wide variety of coverage options to the customers. It has flexible pricing, thereby ensuring that it can meet the needs of all types of customer segments.

Infectious Diseases

Any disease resulting from the presence and activity of a pathogenic microbial agent is called Infectious Disease. The main source of pathogens are soil, contaminated water, and infected animals, including other people.

Causes

Most infectious agents that cause disease are microscopic in size and thus, are called microbes or microorganisms.

Different groups of agents that cause disease are:

1. Bacteria
2. Viruses
3. Protozoa
4. Fungi
5. Helminths

or vegetables.

4. **By a vector;** insects such as mosquitoes, ticks spread pathogens between hosts or reservoirs

Symptoms

Each infectious disease has its own specific signs and symptoms. General signs and symptoms common to many infectious diseases include:

- Fever
- Loss of appetite
- Fatigue
- Muscle aches
- Swelling/Rash

When to see a doctor

You should seek medical attention if you:

CAUSES OF INFECTIOUS DISEASES			
Disease	Cause	Affected Organ	Transmission
Smallpox	Virus	Skin	Droplet
Influenza	Virus	Respiratory System	Direct Contact
Malaria	Protozoa	Gastrointestinal System	Vector-Mosquito
Hepatitis B	Virus	Liver	Body Fluid
Tetanus	Bacteria	Nervous system	Puncture Wound
Sore Throat	Bacteria	Respiratory System	Droplet
Tuberculosis	Bacteria	Respiratory System	Droplet
Athlete's Foot	Fungi	Skin	Direct Contact

Transmission

Pathogens can be transmitted to a host from a reservoir in four main ways:

1. **By direct contact;** the most common way for infectious diseases to spread is by coming in contact with a person or animal who has one. Three ways infectious diseases can be spread through direct contact are:
 - a. Person to Person; the infection is spread when infected individual touches or coughs on someone who isn't infected, and through blood transfusion
 - b. Animal to Person; being bitten or scratched by an infected animal or by handling animal waste can also cause infection.
 - c. Mother to Unborn Child; a pregnant woman may pass germs that cause infectious diseases to her unborn baby.
2. **By Indirect contact;** disease-causing organisms also can be passed by indirect contact.
 - a. By an object; people handle contaminated objects then touch face, nose, eyes, etc...
 - b. Through the air; person coughs or sneezes spreading droplets which are then inhaled
3. **Through contaminated food or water;** this mechanism of transmission allows germs to be spread to many people through a single source. E. coli, for example, is a bacterium present in or on certain foods - such as undercooked hamburger or unwashed fruits

- Have been bitten by an animal
- Are having trouble breathing
- Have been coughing for more than a week
- Have severe headache with fever or seizures with fever
- Experience a rash or swelling
- Have unexplained fever that lasts more than a week or two
- Persistent vomiting

Treatment & Drugs

Treatment of Infectious diseases depends on the severity of symptoms and type of germ which is causing the illness. It may include

- Antibiotics
- Antiviral
- Antifungal
- Anti-parasitic

Prevention

Avoiding contagious diseases like the common cold, sore throat, and the flu is important to everyone. Here are five easy things you can do to fight the spread of infection.

1. **Clean your hands**
 - Use soap and warm water. Rub your hands really well for at least 15 seconds. Rub your palms, fingernails, in between your fingers, and the backs of your hands.
 - Or, if your hands do not look dirty, clean

them with alcohol based hand sanitizers. Rub the sanitizer all over your hands, especially under your nails and between your fingers, until your hands are dry.

- Clean your hands before touching or eating food. Clean them after you use the bathroom, take out the trash, change a diaper, visit someone who is ill, or play with a pet.

2. Cover your mouth and nose

Many diseases are spread through sneezes and coughs. When you sneeze or cough, the germs can travel 3 feet or more. Cover your mouth and nose to prevent the spread of infection to others.

- Use a tissue! Keep tissues handy at home, at work and in your pocket. Be sure to throw away used tissues and clean your hands after coughing or sneezing.
- If you don't have a tissue, cover your mouth and nose with the bend of your elbow or hands. If you use your hands, clean them right away.

3. Get vaccination to avoid disease and fight the spread of infection

Make sure that vaccinations of your child are up to date. The same should be followed even for adults. Check with your doctor about shots you may need. Vaccinations are available to prevent these diseases:

Chicken pox, Mumps, Measles, Diphtheria, Tetanus, Hepatitis, Shingles, Meningitis, Flu (also known as influenza), Whooping cough (also known as Pertussis), German measles (also known as Rubella), Pneumonia (Streptococcus pneumoniae)

4. If you are sick, avoid close contact with others

If you are sick, stay away from other people or stay home. Don't shake hands or touch others.

5. Prepare food safely

Keep counters and other kitchen surfaces clean when preparing meals. In addition, promptly refrigerate leftovers - don't let cooked foods remain at room temperature for extended periods of time. Use separate cutting boards for raw meats and vegetables and wash all fruits and vegetables well prior to eating.

6. Don't share personal items

Use your own toothbrush, comb and razor; avoid sharing drinking glasses or dining utensils.

7. Travel wisely

Don't travel when you're ill. With so many people confined to a small area, you may infect others. If you're traveling out of the country, talk to your doctor about any special immunizations you may need.

By Dr. Hina Riaz



Kaleem Arifeen

Chief Manager
Head of Information Technology

How are you as a Person...

An explorer by nature, love to think deep, passionate about acquiring knowledge, and try to be loyal and honest with my life, family, religion, friends, job, coworkers, and with everything I come across and every person I ever meet.

How are you as a colleague...

I respect my fellow workers and their opinions, give honest suggestions, always available in the time of need, share acquired knowledge and never hesitate to learn from others. I always keep in mind a proverb of Jalaluddin Rumi "If you are looking for a friend who is faultless, you will be friendless".

How are you as a Leader...

My subordinates and fellow colleagues can answer this more appropriately, but I always try my best to be proactive, organized, cooperative and diligent in leadership.

Your Journey with Allianz EFU...

I have gained an extraordinary wealth of experience in this organization. People at Allianz EFU have a unique flare inside them and their energy is keeping high the blaze of success of the company. Furthermore they are helpful, down to earth and candid in their behavior and duties.

Your Ideal...

Our beloved Prophet (S.A.W)

Your Zodiac Sign...

Frankly speaking I don't believe in zodiac signs.

Your Favorite Cuisine...

No specific cuisine

Your Favorite Vacation spot / place...

I love being close to the nature but my most favorite places for vacations would always be Makkah and Medina.

Your all time Favorite Movie...

The Matrix – all three parts are worth watching.

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

I wish you wouldn't have asked this question ... Yes I do get angry really fast but only when I observe an obvious lie in one's statement or if someone is not realizing the impact of his/her actions.

Three most important things in your life...

- 1) Practicing my religion
- 2) Fulfillment of my duties towards my family and deceased parents
- 3) Fulfillment of my duties towards others like job, friends, neighbors, etc.

Your one dream that you wish comes true...

I wish to see the world free from oppression and slavery.

Quotations

Move out of your comfort zone. You can only grow if you are willing to feel awkward and uncomfortable when you try something new.
- Brian Tracy

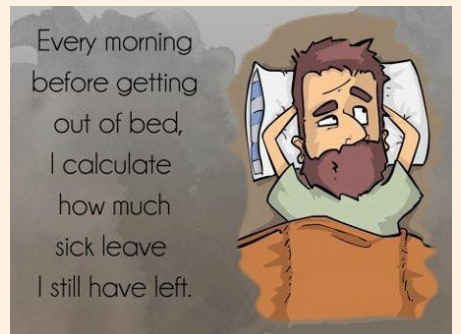
In the middle of every difficulty comes opportunity.
- Albert Einstein

In order to succeed, your desire for success should be greater than your fear of failure.
- Bill Cosby

You never achieve success unless you like what you are doing.
- Dale Carnegie

If you tell the truth you don't have to remember anything.
- Mark Twain

Raise your words, not voice. It is rain that grows flowers, not thunders.
- Rumi



Green Tea Leaf - Herb

Writings by a Zen priest dating back to 1191 A.D. describing how green tea can have a positive effect on the five vital organs of the human body, especially the heart, bear testimony to this.

The account Kissa Yojoki (Book of Tea) further ascribes the following medicinal qualities to tea- easing the effects of alcohol, curing blotchiness, curing indigestion, acting as stimulant, curing beriberi, preventing fatigue, improving urinary function and enhancing brain function and memory capacity. Thus, the book seeks to establish (green) tea as a complete health tonic.

A number of green tea varieties are found in the various provinces of China. The Zhejiang Province is home to the most famous of all teas- the Xi Hu Longjing. There is also Japanese Green tea i.e. tea cultivated, steamed and dried in Japan. The best Japanese green tea hails from the Uji region of Kyoto. Besides, green tea from Sri Lanka (Ceylon), India (Darjeeling and Assam) and Vietnam are also avail-

able and greatly esteemed.

Green tea brewing

There is little difference in the brewing process of the ordinary black or darker teas and that of the green tea. Usually, green tea is brewed using hot water that is at temperatures below boiling point. Boiling water is considered to be too hot and can turn the tea bitter. The 80-90 degree centigrade range is considered appropriate for brewing green tea.

Host of health benefits of sipping green tea Not only does green tea contain a whole lot of valuable nutrients but also antioxidants. Recent studies carried out indicate that green tea consumption may lower the risk of cancer as well while also serving as a treatment aid for the disease. The green tea has been found to be useful for enhancing cognitive abilities, stopping of neurodegenerative diseases like Alzheimer's, treating of arthritis and treating of multiple sclerosis.

It acts towards preventing degradation of cell membranes by neutralizing the spread of free

radicals occurring during oxidation. It also LDL cholesterol while increasing fat oxidation (elimination of excess body fat as energy) by the body and raising metabolism. Green tea drinking has been known to have an anti diabetic effect too.

There has now been observed the trend of resorting to green tea for losing weight. Green tea contains Catechins that activate the burning of fat as energy source and help bring about weight loss. The stress relieving properties of green tea is also being utilized gainfully of late. Consuming several cups of green tea daily can prevent the onset of a number of debilitating conditions and can delay the process of aging. It has been observed that the Japanese people drinking green tea often during the day enjoy a longer life.





Family Tahaffuz

Allianz EFU proudly offers for the first time in Pakistan a comprehensive health insurance product for families. Through this product we endorse our vision to be the first provider for an innovative and economical plan "Family Tahaffuz". This product is designed to provide access to a large network of carefully selected hospitals across the country for quality healthcare on Credit Basis, in case of hospitalization. For example, if you opt for Family Tahaffuz plan of Rs. 350,000/- the total limit will

be shared among all the insured members. Which means that all the insured members enrolled under the policy, individually and collectively, enjoy health insurance cover of up to Rs. 350,000/-. Some of the benefits of the product include:-

In-patient Hospitalization

The Policy pays for in-patient hospitalization expenses such as:

- Room as per Entitlement
- ICU/CCU charges
- Physician/Specialist/Surgeon Fee
- Operation /Anesthetist Charges
- Medicines
- Oxygen & Blood Supplies
- Lab tests & Investigations

Day Care Treatment

Besides in-patient hospitalization, the Product also covers certain Day Care procedures such as Angiography, Endoscopies etc.

Emergency Accidental Out-patient Treatment

First Out-patient emergency treatment due to accidental injury within 48 hours is cov-

ered in each plan.

Specialized Investigations

The Policy also pays for three important and expensive out-patient tests even if no hospitalization follows. These tests are MRI, CT scan and Thallium scan.

Pre Hospitalization Benefit

Out-patient expenses (Medicine, Consultation & Diagnostic Tests) are also covered if they lead to a covered in-patient hospitalization within 30 days.

Post Hospitalization Benefit

Out-patient expenses (Medicine, Consultation & Diagnostic Tests) are also covered for up to 30 days following a covered in-patient hospitalization.

Miscellaneous Expenses

Includes:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Dental Treatment (for Pain Relief only) following an accidental injury
- Emergency International Coverage

Announcing Launch of Our New Website

Allianz EFU is delighted to officially announce the launch of our newly designed website. The new site was launched on August 02, 2012. (URL: <http://www.allianzefu.com>)

In line with our commitment to continuously improve our services, the new innovative site will offer more functionality and easier navigation with more in-depth information.

We will be updating this website regularly with current news, information and happenings at Allianz EFU.

We truly hope you enjoy exploring our new website, and please feel free to send us comments or feedback you may have!

Are You Tired All the Time? Food Might Be to Blame

Do you feel dull and drowsy much of the day? As the day wears on, do you find yourself yawning, wanting to lay down, or having difficulty concentrating?

We all feel tired from time to time, and a multitude of factors contribute to tiredness and fatigue. But sometimes when we're sleepwalking through the day, it's simply because of what we eat.

Eating too much contributes to obesity, which has a significant impact on our energy levels and feelings of tiredness. We've all heard the cliché "you are what you eat." But many of us forget or fail to apply the adage to our own diet. We view food and eating as a comfort or a social experience and forget that when making food choices, its primary function is to fuel our bodies.

Your body, like your car, won't perform well when it doesn't have the proper fuel. How you choose to fuel your body will impact your energy level and your body's ability to function.

3 Eating Habits that Contribute to Tiredness

1. Skipping meals: Sometimes we're too

busy to eat (particularly in the morning) or we're trying to lose weight and attempt to reduce calories by skipping meals. But research shows that eating at regular intervals improves concentration and alertness.

2. Missing a food group: According to the American Dietetic Association, we require a mix of foods to sustain energy. Our needs differ with age, gender and overall physical health, but each of us requires carbohydrates (the primary fuel for sports and exercise), healthy fats for long-term energy, and protein and dairy to aid in balancing fluids and improving immune function.

3. Not getting enough fruits and vegetables: Public messages abound, telling us to eat fruits and vegetables. But they can be easy to skip, since they are often not central to fast food or restaurant menus, require time and effort to prepare and don't have the addictive qualities of fats and carbohydrates.

However, fruits and vegetables provide vitamins and important chemicals in the body that are essential to maintain-

ing energy. The mineral magnesium, for example, helps regulate the production of energy, body protein and muscle contractions.



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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