

# HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

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## Happy New Year 2014 Message from Allianz EFU CEO



I welcome you to the dawn of another New Year. Each year that passes seems to have its own character, and as I look back over these past twelve months, I know that it has been about as full a year as I can remember.

We are proud of the momentum we built in 2013 and I can assure you that our focus this year includes even bigger improvements in our business processes and commitment to excellence, ensuring you, as our valued customer, receive the quality of service you deserve.

Our company values, our esteemed clients, our valued partners and our respected staff are what fuel our growth and success. I'd like to take a pause and say thank you, to each and every one of you who have joined our journey and played a huge part in the success of Allianz EFU. It's the spirit of teamwork and working together; whether it's our clients, our partners, our service providers or our staff that enables us to provide the best health insurance care.

On behalf of the Allianz EFU team, I wish you and your loved ones the very best in 2014 and I thank you for your ongoing support as we continue to develop to become the best health insurance provider nationwide. We couldn't do it without all of you.

Healthy New Year to all! I wish all the best, most importantly, good health, for each of you and your families in 2014.

Best wishes,

Kamran Ansari

## Pakistan German Business Forum

An event was arranged by the Pakistan German Business Forum which was a follow up to the visit of Pakistan Business Delegation to Germany, following which the trade relations between the two countries are expected to improve significantly. The chief guest Mr. Hamza Shehbaz Sharif MNA along with the German Ambassador to Pakistan Dr. Cyrill Nunn are seen presenting shield of participation to Mr. Saifuddin N. Zoomkawala Chairman EFU Group.



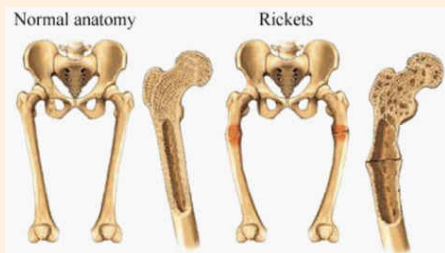
# VITAMIN D

Vitamin D is a fat soluble vitamin found in some foods that is needed for health and to maintain strong bones.

## The Reasons Why Vitamin D Is So Important

The main function of vitamin D is to regulate the absorption of calcium and phosphorus in our bones and aid in cell to cell communication throughout the body. Calcium and phosphate are two minerals that are essential for normal bone formation. Some of the other functions of the body that vitamin D helps with include:

- Immune system, to fight off invading bacteria and viruses
- Muscle function - supports muscle strength
- Cardiovascular function, for a healthy heart and circulation
- Reduces the risk of diabetes, especially in young people and in those living in high altitude
- Respiratory system – for healthy lungs and airways
- Brain Health - prevents depression, schizophrenia, alzheimer's disease and dementia.
- Anti-cancer effects - prevents certain cancers, such as prostate, pancreatic, breast, ovarian and colon.



## If You Don't Get Enough Vitamin D

Symptoms of vitamin D deficiency include bone pain and muscle weakness. However, for many people, the symptoms are subtle. Yet even without symptoms, too little vitamin D can pose health risks. Low blood levels of the vitamin have been associated with the following:

- Bones can become weak and can break
- Children can get “rickets,” a disease that prevents their bones from growing properly, delays their growth, and causes problems with their immune system
- Adults can develop “osteomalacia,” a disease that weakens the bones and causes pain fractures
- Older adults can get osteoporosis, which doesn't cause pain, but makes the bones thin and easy to fracture

## Who Is at Risk For Vitamin D Deficiency?

If you belong to any of the following groups, you may be at risk of vitamin D deficiency, in which case you should ask your doctor for the

vitamin D test:

- Infants who are only breast-fed or who get less than 2 cups each day of vitamin D fortified formula or milk
- People with dark skin (which doesn't absorb the sunlight as well as light skin)
- People who don't get a lot of exposure to sunlight
- People who often use sunscreen
- Older people are at very high risk, because aging skin does not absorb sunlight as compared to younger skin.
- People who are obese
- People who have medical conditions that interfere with their body's ability to absorb fat, such as cystic fibrosis, celiac disease, or pancreatitis
- People who have liver or kidney problems
- People who live in the northern hemisphere in the winter months
- People who take certain medicines, like anti-seizure drugs or steroids

## Investigation To Check Vitamin D Level

The most accurate way to measure how much vitamin D is in your body is the 25-hydroxy vitamin D blood test. A level of 20 to 50 ng/mL is considered adequate for healthy people. A level less than 12 ng/mL indicates vitamin D deficiency.

## How Much Vitamin D Do You Need?

The amount of vitamin D you need each day depends on your age. Average daily recommended amounts from the Food and Nutrition Board (a national group of experts) for different ages are listed below in International Units (IU):

Life Stage	Recommended Amount
Birth to 12 months	400 IU
Children 1–13 years	600 IU
Teens 14–18 years	600 IU
Adults 19–70 years	600 IU
Adults 71 years and older	800 IU
Pregnant and breastfeeding women	600 IU

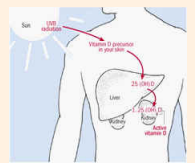
## What Are the Best Sources?

The three main sources of Vitamin D include;

### 1. Sun Exposure

Vitamin D is naturally produced in the human body when exposed to sunlight. Thirty minutes of sun exposure to the face, legs, or back -- without sunscreen -- at least twice a week gives sufficient vitamin D. However, this much direct sun exposure might also expose you to potentially dangerous levels of cancer-causing UV radiation

leading to skin aging and skin cancer. Clouds, smog, clothing, sunscreen, and window glass all reduce the amount of sunlight that actually reaches the skin.



### 2. Dietary Sources

Very few foods naturally have vitamin D. Fortified foods provide most of the vitamin D in American diets.

- Fatty fish such as salmon, tuna, and mackerel are among the best sources.
- Beef liver, cheese, and egg yolks provide small amounts.
- Cod Liver oil
- Fortified Milk & Cereals



### 3. Dietary Supplements

Vitamin D is included in many multivitamins. It can be found alone as soft gel capsules, tablets,



and liquid in over-the-counter strengths from 50 - 1,000 IU.

By: Dr. Hina Riaz



# Sarfaraz Hussain Manjee

Area Director  
Corporate Sales South

## How are you as a Person...

I think my family and friends would be in a better position to comment. Whereas, In my opinion, I am a friendly person, someone who gets along with people quite easily, a good listener, always there to help others, dedicated, workaholic and an open minded person.

## How are you as a Colleague...

Ask my colleagues. I am very cooperative, highly supportive and always there to guide and listen to them.

## How are you as a Leader...

Believe in setting examples and others to follow.

## Your Journey with Allianz EFU...

My journey with Allianz EFU has always been memorable and pleasant. When I joined in the year 2002, the concept of Health Insurance was

relatively new in our Market and it was really tough to acquire business. My dedication, hard work and support of my seniors; all paid off.

## Your Ideal...

Mahathir Muhamad - Ex-Prime Minister of Malaysia for 22 years from 1981 till 2003.

## Your Zodiac Sign...

Capricorn

## Your Favorite Cuisine...

Chicken Biryani and Steak are on top of list.

## Your Favorite Vacation spot / place...

Dubai . . .

## Your all time Favorite Movie...

Well I am fond of movies and I think it is difficult to rate any particular movie as it varies

from era to era. But movies like Satta Pe Satta, Yaadon Ki Baarat, Agneepath, Salt, Mr & Mrs. Smith are few to mention

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

My colleagues and friends might not believe this. But few years back I was known to be a short tempered person. However I have now managed to control my anger without even expressing it.

## Three most important things in your life...

- o My Family
- o My Work &
- o My Friends (close friends)

## Your one dream that you wish comes true...

Peace in Karachi.

# Herbal Remedies For Diabetes

Diabetes is a serious medical condition that requires constant care and attention. There are herbal remedies that improve blood sugar metabolism, which are effective while under a doctor's care.

## About Diabetes

This condition is characterized by the body's inability to move digested carbohydrates and sugars into cells. Insulin, a protein hormone, is necessary to shuttle the nutrients into the cells. People with diabetes either no longer make insulin, don't make enough of it, or their cells stop responding to it no matter how much of it is present.

Diabetes that strikes people younger than age 20 is usually Type I, or juvenile-onset diabetes. Researchers think this is an auto-immune disorder in which the body has destroyed its own insulin-making cells. These people must take insulin on a daily basis and watch their diet carefully.

Those diagnosed with diabetes after 20 years of age usually have Type II, or adult-onset diabetes. These people are often, but not always, overweight. Their insulin-making cells still work, but they either don't make enough of this hormone or the body's other cells have become desensitized to it. Treatment often includes weight reduction and oral medications to stimulate insulin production.

Regardless of whether a person has Type I or II diabetes, it's important to keep an eye on

blood sugar levels. Having too much sugar in the bloodstream eventually damages organs throughout the body. Not having enough blood sugar can result in mental confusion and even coma and death if severe enough.

## Herbal Remedies for Diabetes

Eating a diet rich in fiber helps the body absorb sugars slowly, which in turn keeps blood sugar levels on a more even keel. Most of the vegetables and fruits in your garden are rich in fiber. The soluble type of fiber, the one that does the best job of stabilizing blood sugar levels, is abundant in apples, apricots, beets, berries, carrots, citrus fruits, parsnips, and winter squash, to name a few. Oats are extremely rich in soluble fiber; their bran makes a good addition to cereals and baked goods. Soluble fiber is also helpful in lowering elevated LDL cholesterol levels, a serious problem in many people with diabetes.

Consume garlic and onions in large quantities. These flavorful foods help to lower "bad" LDL cholesterol and raise "good" HDL cholesterol and prevent heart disease. People with diabetes tend to have a greater risk of heart disease because the lack of insulin prompts fat to float throughout the bloodstream longer and in higher levels than normal. Eat a diet abundant in vegetables and moderate in sweet fruits to get a rich array of antioxidants such as vitamin C, the carotenes, and flavonoids. Antioxidants help prevent fats from

oxidizing and causing damage to artery walls, which can lead to plaque buildup and heart disease.

Basil leaves have been shown to lower blood sugar levels. Cactus juice from pods, sometimes found in produce markets or grown in arid climates, is also helpful.

The leaves of the bilberry plant are known to lower blood sugar levels, but don't try to self-medicate your diabetes - contact a nutritionally trained health care provider before changing your regimen. The berries of this wild perennial help people with diabetes avoid some of the typical complications that are usually related to diminished blood circulation.



They have compounds in them that improve circulation and help keep blood cells from clumping together. Their flavonoids keep tiny blood capillaries strong so blood can continue to circulate to all parts of the body.

The leaves of the fig tree are a very useful blood-sugar-lowering treatment. Fig trees can be grown in warmer climates. Use caution if you are taking insulin or an oral hypoglycemic drug.

# Top 9 Brain-Damaging Habits

## 1. Skipping Breakfast or No Breakfast at all

People who do not take breakfast are going to have a lower blood sugar level. This leads to an insufficient supply of nutrients to the brain causing brain degeneration.

## 2. Over eating

It causes hardening of the brain arteries, leading to a decrease in mental power.

## 3. High sugar consumption

Too much sugar will interrupt the absorption of proteins and nutrients causing malnutrition and may interfere with brain development.

## 4. Exposure in air pollution

The brain is the largest oxygen consumer in our body. Inhaling polluted air decreases the supply of oxygen to the brain, bringing about a decrease in brain efficiency.

## 5. Lack of sleep

Sleep allows our brain to rest. Long term

deprivation from sleep will accelerate the death of brain cells.

## 6. Head covered while sleeping

Sleeping with the head covered increases the concentration of carbon dioxide and decrease concentration of oxygen that may lead to brain damaging effects.

## 7. Working your brain during illness

Working hard or studying with sickness may lead to a decrease in effectiveness of the brain as well as damage the brain.

## 8. Lacking in stimulating thoughts

Thinking is the best way to train our brain, lacking in brain stimulation thoughts may cause brain shrinkage.

## 9. Talking Rarely

Intellectual conversations will promote the efficiency of the brain.

## Employee Of The Quarter Award



**FARRUKH MEHMOOD**

Assistant Manager  
Policy Administration  
For the 2nd Quarter  
Apr - Jun 2013



**NAVEED AKHTER**  
Senior Executive Officer  
Claims Management  
For the 3rd Quarter  
Jul - Sep 2013

## Quotations

There is only one difference between dream & aim. Dream requires effortless sleep whereas aim requires sleepless efforts.

**-Swami Vivekananda**

Courage is not the absence of fear, but rather the judgment that something else is more important than fear.

**-Meg Cabot**

Behind every successful man there are a lot of unsuccessful years.

**-Bob Brown**

Logic will get you from A to B. Imagination will take you everywhere.

**-Albert Einstein**

Any emotion if it is sincere is involuntary.

**-Mark**

Do not spoil what you have by desiring what you have not; but remember that what you have now was once among the things you only hoped for.

**-Epicurus**



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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