

HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

January 2015

Message from Chairman



2015 has arrived in all its glory. Let me convey my warmest wishes to all our valued customers, members and families of Allianz EFU Health Insurance.

Looking back in time we feel proud and humbled at how Allianz EFU led and set innovative standards that industry today follows. We are honored to be known not only for our products and services but also for our ethics and governance.

From being the first specialized health insurer in the country, to cross first Rs. Billion mark, earning Brand of the Year Award and qualifying for Quality Certification ISO 9001:2008, we had been continuously striving, growing to achieve our mission that is to help people live healthier lives.

This is much more than a corporate initiative; we nurture a culture

where our employees believe in helping our members, dedicating their time and energy for a worthy cause. I feel privileged to work with them and represent them in welcoming you.

It is really very heartening that our membership has grown several folds and we cherish your trust and support in us. If you're already a member, then please accept my gratitude for choosing us to be your partner in health.

If you're looking for health care coverage for your business, yourself or your family, or a loved one for whom you're caring, then I hope you'll consider one of the many options Allianz EFU has to offer. I'm confident you'll find the solution you're looking for.

As we begin another journey of challenges, victories, lessons and changes in the year ahead, I wish you and your families' happiness and health – Health Matters.

Kind Regards,
Saifuddin Zoomkawala

Culture of Service Excellence

For over a decade customer services department at Allianz EFU has been supporting the diverse and changing needs of our valued members. Understanding customer perception is our hallmark and meeting their expectations at maximum level is our strength. While listening to our customer needs, we initiated a call center in the year 2008 with a devoted team to serve and assist our growing client base.

We know that, at times, navigating the health

care system in our country can be challenging. We've tried to keep that in mind and therefore invested our efforts to revamp our department. This is a step forward to further support our focus on customer service. We're also continually looking for improvements we can make to ensure our members easily have the information and support they need to get the most from their health care coverage.

While bridging the gap between insured mem-

ber and relevant concern department, our focus this year is not only to further develop customer confidence but to build customer loyalty by achieving customer delight.

We value customer feedback and are always keen to learn and improve. Our Customer service representatives can be reached at our Call Center 111-435-700 or email at customer.relations@allianz-efu.com.



EBOLA VIRUS DISEASE

6 WAYS TO PREVENT EBOLA
EBOLA IS A DANGEROUS VIRUS BUT CAN BE AVOIDED EASILY!

- 1 AVOID PHYSICAL CONTACT WITH PEOPLE SHOWING SYMPTOMS OF THE EBOLA VIRUS**
- 2 WASH YOUR HANDS REGULARLY WITH CLEAN WATER AND SOAP**
- 3 KEEP AWAY FROM (FRUIT)BATS, MONKEYS, DEAD ANIMALS AND BUSH MEAT**
- 4 ANIMAL PRODUCTS SHOULD BE THOROUGHLY COOKED BEFORE CONSUMPTION**
- 5 INFORM HEALTH AUTHORITIES IMMEDIATELY IN CASE OF CONTACT WITH EXPECTED OR CONFIRMED EBOLA CASES**
- 6 ONLY TRAVEL TO AREAS WHERE THERE IS AN EBOLA OUTBREAK IN CASE OF URGENT NEED**

SIGN AND SYMPTOMS: SUDDEN FEVER, INTENSE WEARINESS, MUSCLE PAIN, HEADACHE AND SORE THROAT, POSSIBLY FOLLOWED BY VOMITING, DIARRHOEA, RASH, IMPAIRED KIDNEY AND LIVER FUNCTION, INTERNAL AND EXTERNAL BLEEDING.

Cordaid BUILDING ENDURING COMMITMENT

Ebola virus disease (EVD; also Ebola hemorrhagic fever, or EHF), or simply Ebola, is a disease of humans and other primates caused by Ebola viruses. Ebola virus disease (EVD), formerly known as Ebola hemorrhagic fever, is a severe, often fatal illness in humans. The average EVD case fatality rate is around 50%. Case fatality rates have varied from 25% to 90% in past outbreaks.

Ebola virus disease (EVD) first appeared in 1976 in 2 simultaneous outbreaks, one in Nzara, Sudan and the other in Yambuku, Democratic Republic of Congo. The latter occurred in a village near the Ebola River, from which the disease takes its name.

The current outbreak in West Africa, (first cases notified in March 2014), is the largest and most complex Ebola outbreak since the Ebola virus was first discovered in 1976. There have been more cases and deaths in this outbreak than all others combined. It has also spread between countries starting in Guinea then spreading across land borders to Sierra Leone and Liberia, by air (1 traveler only) to Nigeria, and by land (1 traveler) to Senegal.

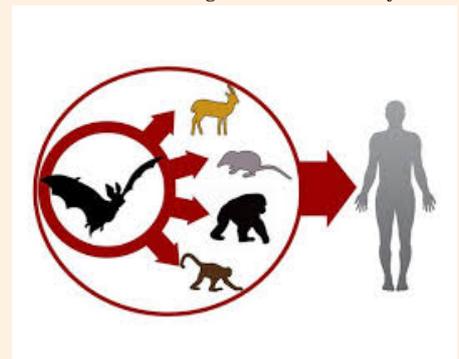
The virus family Filoviridae includes 3 genera: Cuevavirus, Marburgvirus, and Ebolavirus. There are 5 species that have been identified: Zaire, Bundibugyo, Sudan, Reston and Tai Forest. The first 3, Bundibugyo ebolavirus, Zaire ebolavirus, and Sudan ebolavirus have been associated with large outbreaks in Africa. The virus causing the 2014 west African outbreak belongs to the Zaire species.

Transmission

It is thought that fruit bats of the Pteropodidae family are natural Ebola virus hosts. Ebola is introduced into the human population through close contact with the blood, secretions, organs or other bodily fluids of infected animals such as chimpanzees, gorillas, fruit bats, monkeys,

forest antelope and porcupines found ill or dead or in the rainforest. The virus spreads by direct contact with blood or other body fluids of an infected human or other animal. Infection with the virus may also occur by direct contact with a recently contaminated item or surface. Spread of the disease through the air between primates, including humans, has not been documented in either laboratory or natural conditions. Humans become infected by contact with

the bats or with a living or dead animal that has been infected by bats. After human infection occurs, the disease may also spread between people. Ebola then spreads through human-to-human transmission via direct contact (through broken skin or mucous membranes) with the blood, secretions, organs or other bodily fluids



of infected people, and with surfaces and materials (e.g. bedding, clothing) contaminated with these fluids. The virus may spread by semen or breast milk for several weeks to months after recovery.

Ebola outbreak

An outbreak of the deadly Ebola virus has killed at least 59 people in Guinea. Ebola is spread by close contact and kills between 25 and 90 percent of victims; there is no cure or vaccine.

Ebola virus' typical path through a human being

Day 7-9	Day 10	Day 11	Day 12
First symptoms			Final stages
Headache, fatigue, fever, muscle soreness	Sudden high fever, vomiting blood, passive behavior	Brusings, brain damage, bleeding from nose, mouth, eyes, anus	Loss of consciousness, seizures, massive internal bleeding, death

© 2014 MCT
Source: U.S. Centers for Disease and Control, BBC
Graphic: Melissa Vingling

Symptoms

The incubation period, that is, the time interval from infection with the virus to onset of symptoms is 2 to 21 days. Humans are not infectious until they develop symptoms. First symptoms are the sudden onset of fever fatigue, muscle pain, headache and sore throat. This is followed by vomiting, diarrhoea, rash, symptoms of impaired kidney and liver function and in some cases, both internal and external bleeding (e.g. oozing from the gums, blood in the stools).

Diagnosis

It can be difficult to distinguish EVD from other infectious diseases such as malaria, typhoid fever and meningitis.

Laboratory findings include low white blood cell and platelet counts and elevated liver enzymes.

Confirmation that symptoms are caused by Ebola virus infection are made using the following investigations:

- Antibody-capture enzyme-linked immunosorbent assay (ELISA)
- Antigen-capture detection tests
- serum neutralization test
- Reverse transcriptase polymerase chain reaction (RT-PCR) assay
- Electron microscopy
- Virus isolation by cell culture.

Samples from patients are an extreme biohazard risk; laboratory testing on non-inactivated samples should be conducted under maximum biological containment conditions.

Treatment and vaccines

Supportive care, rehydration with oral or intravenous fluids and treatment of specific symptoms, improves survival. There is as yet no proven treatment available for EVD. However, a range of potential treatments including blood products, immune therapies and drug therapies are currently being evaluated. No licensed vaccines are available yet, but 2 potential vaccines are undergoing human safety testing.

Prevention and control

Community engagement is the key to successfully controlling outbreaks. Raising awareness of risk factors for Ebola infection and protective measures that individuals can take is an effective way to reduce human transmission. Risk reduction messaging should focus on several factors:

- Reducing the risk of wildlife-to-human transmission
- Reducing the risk of human-to-human transmission
- Outbreak containment measures

By: Dr. Rashid Anwar



Mr. Zahid Akhter

Senior Group Manager
Corporate Sales-South

How are you as a Person...

I consider myself friendly person who generally gets along well with people. I am a good listener and always available to help others in need.

How are you as a colleague...

My colleagues are the better judge and can comment on this. If you ask me, I think I am accommodating and helpful. Always ready to help, support and guide my colleagues and open to feedback.

How are you as a Leader...

I believe in Leading by example.

Your Journey with Allianz EFU...

I started off my carrier in Allianz EFU Health In-

urance Limited in 2001. When I look back at these 13 plus years that I have spent at Allianz EFU I feel proud and honor. It has been a long association and I have learnt a lot from very cooperative and supportive senior and colleagues. It has proven one thing for sure and that is hard work and dedication always Pay off.

Your Ideal...

My Parents.

Your Zodiac Sign...

Libra

Your Favorite Cuisine...

I like Pakistani, BBQ, and Chinese Foods

Your Favorite Vacation spot / place...

Northern valley in Pakistan

Your all time Favorite Movie...

Most favorite movies are 3 idiots, Kuch Kuch Hota Hai, & Dil Chata Hai

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

I do get angry at times when things are not moving in right direction, but I know how to control my anger and can manage it well.

Three most important things in your life...

My family, My Work and My friends

Your one dream that you wish comes true...

Peaceful world

The Secret to your success...

First of all grace of Allah, prayers of my parents and family and definitely hard work, honesty and dedication

Cinnamon

(Cinnamomum Zeilanicum)



Cinnamon (Dalchini) is an herb traditionally used by many ancient cultures. It is indicated for a variety of ailments including gastrointestinal problems, urinary infections, relieving symptoms of colds and flu and has remarkable anti-fungal and anti-bacterial properties. Some studies have shown that Cinnamon helps people with diabetes metabolize sugar better. True cinnamon, or Cinnamomum Zeylanicum, is the inner bark of a small evergreen tree native to Sri Lanka and was used in ancient Egypt for embalming. It was also added to food to prevent spoiling. During the Bubonic Plague, sponges were soaked in cinnamon and cloves and placed in sick rooms. Cinnamon was the most sought after spice during explorations of the 15th and 16th centuries.

Cinnamon may help to:

Soothe an upset stomach

Cinnamon extracts have been used medically to treat gastrointestinal problems and to help calm the stomach. Cinnamon is a carminative, an agent that helps break up intestinal gas that has traditionally been used to combat diarrhea and morning sickness. Both test-tube and some animal studies have found that cinnamon may help to relieve mild abdominal discomfort caused by excess gas.

Clear up urinary-tract infections

One German study showed that Cinnamon "suppresses completely" the cause of most

urinary-tract infections (Escherichia coli bacteria).

Allow diabetics to use less insulin

Some studies have shown that Cinnamon helps people with diabetes metabolize sugar better. In adult-onset (Type II) diabetes, the pancreas produces insulin, but the body can't use it efficiently to break down blood sugar. Richard Anderson at the US Department of Agriculture's Human Nutrition Research Center in Beltsville, Maryland found that Cinnamon enhances the ability of insulin to metabolize glucose, helping to control blood sugar levels. Cinnamon contains the antioxidant glutathione and a type of flavonoid called MHCP (methylhydroxy chalcone polymer). It is believed that cinnamon makes fat cells much more responsive to insulin, the hormone that regulates sugar metabolism and thus controls the level of glucose in the blood. "One-eighth of a teaspoon of cinnamon triples insulin efficiency," say James A. Duke, Ph.D., a botanist retired from the U.S. Department of Agriculture and author of The CRC Handbook of Medicinal Herbs. Dr. Duke suggests that people with adult-onset diabetes discuss Cinnamon's benefits with their doctor. Taking ½ to ¾ teaspoon of ground Cinnamon with each meal may help control blood sugar levels.

Aid digestion

Cinnamon contains compounds called cate-

chins, which help relieve nausea. The volatile oil in cinnamon bark may also help the body to process food by breaking down fats during digestion.

Kill many disease-causing fungi and viruses

Preliminary results from test tube and animal studies suggest that cinnamon oil and cinnamon extract have anti-fungal, anti-bacterial, and anti-parasitic properties. For example, cinnamon has been found to be active against Candida albicans, the fungus responsible for vaginal yeast infections and thrush (oral yeast infection), Helicobacter pylori (the bacteria that causes stomach ulcers), and even head lice.

Relieve Pain

Cinnamon is considered a pain-killer due to its prostaglandin-inhibiting action.

Relieve Colds and Flu

In both India and Europe, cinnamon has been traditionally taken as a warming herb for "cold" conditions, often in combination with ginger (Zingiber officinale). The herb stimulates the circulation, especially to the fingers and toes and has been used for arthritis. Cinnamon is also a traditional remedy for aching muscles and other symptoms of viral conditions such as colds and flu.

ENLISTMENT OF HOSPITALS/DISCOUNT CENTRES - IN YEAR 2014

S. #	HOSPITALS	ADDRESS	CITY
1	Faraz Hospital	Dubai Chowk, Muhammad Bin Qasim Road, Model Town Block A,	Bahawalpur
2	Rehmania Hospital Abida Maternity Home and Abida Infertility Center	Jail Road,	Dera Ismail Khan
3	Shifa International Hospital	11 KM, Jaranwala Road,	Faisalabad
4	Aziz Fatimah Hospital	Gulistan Colony Sheikhpura Road,	Faisalabad
5	Med Care International Hospital	1-Cheema Park, Gill Road,	Gujranwala
6	Siddique Sadiq Memorial Trust Hospital	Sheikhpura Road,	Gujranwala
7	Quaid-e-Azam International Hospital	Near Golra Mor, Peshawar road,	Islamabad
8	Shafi International Hospital	Doctor's Town, PWD Road, Sector: O-9, Lohi Bher,	Islamabad
9	Akram Medical Complex	2-B, Main Gulberg,	Lahore
10	Hamza Hospital	21-Shama Road, Rasool Park, Ichra,	Lahore
11	Hafeez Eye Centre	12-Sunflower Society, Block J-1, Johar Town,	Lahore
12	Marwat General Hospital	Lorrey Adda,	Lakki Marwat
13	Al-Shifa Hospital	near City Police Station,	Lakki Marwat
14	Qadir Ali Hospital	Kacheri Road,	Layyah
15	Mardan Medical Centre (Pvt.) Ltd	Sector G, Sheikh Maltoon Town,	Mardan
16	Laeque Rafiq Hospital	Yaqub Nagar, Bahawalpur Road, Near Lar,	Multan
17	Heart & General Hospital	15 D, 16 D, Model Town, Old Pishin Bus Stop,	Quetta
18	Jilani Hospital	Satellite Town,	Quetta
19	Al Rehmat Medical Complex	Shahbaz Pur Road,	Rahim Yaar Khan
20	Amanat Eye Hospital	Rashid Minhas Road (Civil Lines),	Rawalpindi
21	Sameena Nisar Hospital	Islamia College Road,	Sialkot
22	HOPE General Hospital & Maternity Home	Satiyoon Road, Bukhari Mohalla,	Thatta
S. #	DISCOUNT CENTRES	ADDRESS	CITY
1	Bee Well Hospital	East Wing, 1st Floor, Asif Plaza, Fazal-ul-Haq Road, Blue Area,	Islamabad
2	Doctors & Nurses Clinic	House No. 10-B, Main Sumbal Road F-10/3,	Islamabad
3	Fatima Medical Laboratories		
	a Head office	Head office/Main Lab: Office 310, Royal Centre, Fazal-e-Haq road, Blue Area,	Islamabad
	b PWD	PWD: Office 3, Faizan Arcade, Main PWD Road, Opp. Police Foundation, Sector O-9,	Islamabad
	c Peshawar	Peshawar: Office-10, Doctor Plaza Opposite Hayatabad Medical Complex,	Peshawar
4	One Step Diagnostic	38-C, lane 8, Main Khayabane Muslim Bukhari Commercial Phase-6, DHA,	Karachi
5	WELL CARE DIAGNOSTIC CENTER	Building # C- 107, Jami Commercial Street- 11, Phase-7, Khayaban-e- Etehad, DHA,	Karachi

Quotations

"Sometimes all it takes is one Deep Breath and everything falls into place."

Liz Hester

"You only live once, but if you do it right, once is enough."

Mae West

"Innovation distinguishes between a leader and a follower."

Steve Jobs

"Be a yardstick of quality. Some people aren't used to an environment where excellence is expected."

Steve Jobs

"Success is not final, failure is not fatal: it is the courage to continue that counts."

Winston Churchill



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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