

# HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

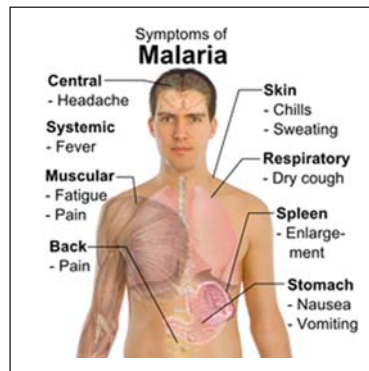
July 2011

## What is malaria?

Malaria is an infectious disease caused by a parasite, Plasmodium, which infects red blood cells. Malaria is characterized by cycles of chills, fever, pain, and sweating.

### Symptoms and signs

The symptoms characteristic of malaria include flulike illness with fever, chills, muscle aches, and headache. Some patients develop nausea, vomiting, cough, and diarrhea. Cycles of chills, fever, and sweating that repeat every one, two, or three days are typical. There can sometimes be vomiting, diarrhea, coughing, and yellowing (jaundice) of the skin and whites of the eyes due to destruction of red blood cells and liver cells.



People with severe P. falciparum malaria can develop bleeding problems, shock, liver or kidney failure, central nervous system problems, coma, and can die from the infection or its complications. Cerebral malaria (coma, or altered mental status or seizures) can occur with severe P. falciparum infection. It is lethal if not treated quickly; even with treatment, about 15%-20% die.

### How is malaria transmitted?

The life cycle of the malaria parasite (Plasmodium) is complicated and involves two hosts, humans and Anopheles mosquitoes. The disease is transmitted to humans when an infected Anopheles mosquito bites a



person and injects the malaria parasites (sporozoites) into the blood.

Sporozoites travel through the bloodstream to the liver, mature, and eventually infect the human red blood cells. While in red blood cells, the parasites again develop until a mosquito takes a blood meal from an infected human and ingests human red blood cells containing the parasites. Then

the parasites reach the Anopheles mosquito's stomach and eventually invade the mosquito salivary glands. When an Anopheles mosquito bites a human, these sporozoites complete and repeat the complex Plasmodium life cycle. P. ovale and P. vivax can further complicate the cycle by producing

dormant stages (hypnozoites) that may not develop for weeks to years.

### Where is malaria a particular problem?

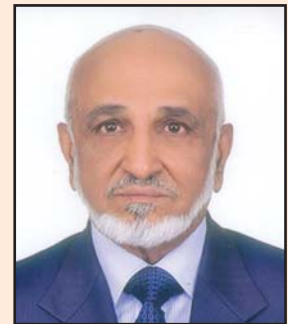
Malaria is a particular problem and a major one in areas of Asia, Africa, and Central and South America. Unless precautions are taken, anyone living in or traveling to a country where malaria is present can get the disease. Malaria occurs in about 100 countries; approximately 40% of the world population is at risk for contracting malaria).

Currently, about 2 million deaths per year worldwide are due to Plasmodium infections. The majority occur in children



(Continued on page 2)

### Message from the Chairman



Dear Friends,

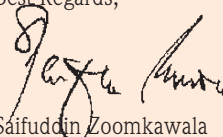
I would like to thank our valued customers for the continuous support and faith in Allianz EFU Health Insurance. It is this trust that has earned us the "Brands of the Year Award 2010" as well as "The Medal of Brands Scientists 2010".

Being the first specialized Health Insurer in Pakistan, we strive to be at the cutting edge of the best medical services and health plans. Our corporate health plans have been providing health cover to employees and their families and with the recent launch of our individual health plan, we are now providing health cover to individuals, families and parents as well, at affordable rates.

We are also thrilled with the nationwide launch of the comprehensive Bancassurance health plan with Silkbank, which provides coverage to its customers and their families. We foresee more bancassurance projects coming up this year and will carry on looking for opportunities to advance our services, to be more proficient and remain at the fore-front of the industry.

Thank you for giving us an opportunity to be your service provider.

Best Regards,

  
Saifuddin Zoomkawala

## What is malaria? (Contd)

under 5 years of age in sub-Saharan African countries. There are about 400 million new cases per year worldwide. Most people diagnosed in the U.S. obtained their infection outside of the country, usually while living or traveling through an area where malaria is endemic.

## What is the incubation period for malaria?

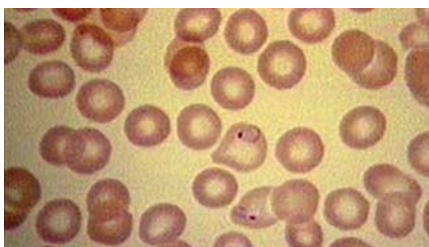
The period between the mosquito bite and the onset of the malarial illness is usually one to three weeks (seven to 21 days). This initial time period is highly variable as reports suggest that the range of incubation periods may range from four days to one year.

Certain types of malaria (*P. vivax* and *P. ovale*) parasites can also take much longer, as long as eight to 10 months, to cause symptoms. These parasites remain dormant (inactive or hibernating) in the liver cells during this time. Unfortunately, some of these dormant parasites can remain even after a patient recovers from malaria, so the patient can get sick again. This situation is termed “relapsing malaria.”

## How is malaria diagnosed?

Clinical symptoms associated with travel to countries that have identified malarial risk (listed above) suggest malaria as a diagnosis. Unfortunately, many diseases can mimic symptoms of malaria (for example, yellow fever, dengue fever, typhoid fever, cholera, filariasis, and even measles and tuberculosis).

The classic and most used diagnostic test for malaria is the blood smear on a microscope slide that is stained (Giemsa stain) to show the parasites inside red blood cells.



*Giemsa stained red blood cells infested with the malarial parasite.*

## What is the treatment for malaria?

Three main factors determine treatments: the infecting species of *Plasmodium* parasite, the clinical situation of the patient (for

example, adult, child, or pregnant female with either mild or severe malaria), and the drug susceptibility of the infecting parasites. Drug susceptibility is determined by the geographic area where the infection was acquired. Different areas of the world have malaria types that are resistant to certain medications.

Mild malaria can be treated with oral medication; severe malaria (one or more symptoms of either impaired consciousness/coma, severe anemia, renal failure, pulmonary edema, acute respiratory distress syndrome, shock, disseminated intravascular coagulation, spontaneous bleeding, acidosis, hemoglobinuria [hemoglobin in the urine], jaundice, repeated generalized convulsions, and/or parasitemia [parasites in the blood] of > 5%) requires intravenous (IV) drug treatment and fluids in the hospital.



Drug treatment of malaria is not always easy. Chloroquine phosphate (Aralen) is the drug of choice for all malarial parasites except for chloroquine-resistant *Plasmodium* strains. Although almost all strains of *P. malariae* are susceptible to chloroquine, *P. falciparum*, *P. vivax*, and even some *P. ovale* strains have been reported as resistant to chloroquine. Unfortunately, resistance is usually noted by drug-treatment failure in the individual patient. There are, however, multiple drug-treatment protocols for treatment of drug-resistant *Plasmodium* strains (for example, quinine sulfate plus doxycycline [Vibramycin, Oracea, Adoxa, Atridox] or tetracycline [Achromycin], or clindamycin [Cleocin], or atovaquone-proguanil [Malarone]).

New drug treatments of malaria are currently under study because *Plasmodium* species continue to produce resistant strains that frequently spread to other areas. One promising drug class under investigation is the spiroindolones, which have been effective in stopping *P. falciparum* experimental infections.

## Herbal Remedies For Fever

- Saffron is good for treating fever. Boil half a tea-spoon of saffron in half cup of water. After the water boils, use this as tea – take one teaspoon every hour.
- Raisins are also effective for curing fever. Soak 25 raisins in half cup of water. Once they get soft, crush in same water. Strain the mixture and add ½ tsp lemon juice. Take this mixture twice a day.
- For lowering the temperature, take one tablespoon of honey, with a few drops of lemon and ginger juice.
- Soak 6-7 potato slices in vinegar for ten minutes. Lie down and place these vinegar slices on your forehead with a wash cloth on top for 2-3 minutes.
- Put one teaspoon of mustard seeds in one cup of hot water, steep for five minutes and drink.
- Apply a mixture of lime juice and olive oil all over your body.
- Warm two tablespoon of olive oil with two crushed garlic cloves. Apply this mixture on both the soles and keep your feet wrapped with plastic all night long. You will see wonderful results of this remedy.

## Common Cold

- Drink as much fluid as possible -- at least eight to ten 8-ounce glasses per day.
- Gargle with warm salt water or with Listerine at least four times a day.
- Mix 1 tablespoon each of honey and lemon juice in one cup warm water and sip away.
- Peel a fresh clove of garlic, slice it in half, and place one piece in each cheek. Suck on the garlic to release its Allicin, a chemical that can kill the bacteria that causes streptococcal infection.
- Mix honey (1 Tb spoon), Apple cider vinegar (1 Tb spoon) and 8 ounce of warm water and sip slowly but do not let it cool.
- Take good rest.
- \* Honey should not be given to children under two years of age.



# GINGER (Zingiberaceae)

Ginger is the rhizome of the plant *Zingiber officinale*, consumed as a delicacy, medicine, or spice. It lends its name to its genus and family (Zingiberaceae).



The English name ginger comes from French: *gingembre*, Old English: *gingifere*, Medieval Latin: *ginginer*, Greek: *zingiberis*. Ultimately the origin is from Tamil: *inji ver*. The botanical term for root in Tamil is *ver*, hence *inji root* or *inji ver*.

The characteristic odor and flavor of ginger is caused by a mixture of zingerone, shogaols and gingerols, volatile oils that compose one to three percent of the weight of fresh ginger. Experiments have shown that the gingerols increase the motility of the gastrointestinal tract and have analgesic, sedative, antipyretic and antibacterial properties. Ginger oil has been shown to prevent skin cancer in mice and a study at the University of Michigan demonstrated that gingerols can kill ovarian cancer cells. The chemopreventive potentials of gingerol present a promising future alternative to expensive and toxic therapeutic agents.

Ginger is also a minor chemical irritant, and because of this was used as a horse suppository by pre-World War I mounted regiments for gauging.

Besides having several culinary uses, ginger is used as a food preservative and has several medicinal uses:

The medical form of ginger historically was called Jamaica ginger; it was classified as a stimulant and carminative and used

frequently for dyspepsia, gastroparesis, slow motility symptoms, constipation, and colic. It was also frequently employed to disguise the taste of medicines. Ginger is on the FDA's "generally recognized as safe" list, though it does interact with some medications, including warfarin.

Ginger is popular all around the globe and is used in different ways to treat different symptoms:

- In Burma, ginger and a local sweetener made from palm tree juice (*htan nyat*) are boiled together and taken to prevent the flu.
- In China, ginger is included in several traditional preparations. A drink made with sliced ginger cooked in water with brown sugar or a cola is used as a folk medicine for the common cold. The Chinese also make a kind of dried ginger candy that is fermented in plum juice and sugared, which is also commonly consumed to suppress coughing.
- In Congo, ginger is crushed and mixed with mango tree sap to make *tangawisi* juice, which is considered a panacea.
- In India, ginger is applied as a paste to the temples to relieve headache, and consumed when suffering from the common cold. Ginger with lemon and black salt is also used for nausea.
- In Indonesia, ginger (*jahe* in Indonesian) is used as a herbal preparation to reduce fatigue, reducing "winds" in the blood, prevent and cure rheumatism and

control poor dietary habits.

- In Nepal, ginger is called *aduwa*, and is widely grown and used throughout the country as a spice for vegetables, used medically to treat cold and also sometimes used to flavor tea.
- In the Philippines, ginger is known as *luya* and is used as a throat lozenge in traditional medicine to relieve sore throat. It is also brewed into a tea known as *salabat*.
- In the United States, ginger is used to prevent motion and morning sickness. It is recognized as safe by the Food and Drug Administration and is sold as an unregulated dietary supplement.
- In Peru, ginger is sliced in hot water as an infusion for stomach aches as *infusión de Kión*.
- Tea brewed from ginger is common folk remedy for colds. Ginger ale and ginger beer are also drunk as stomach settlers in countries where the beverages are made. Ginger water was also used to avoid heat cramps in the United States.

Allergic reactions to ginger generally result in a rash, and although generally recognized as safe, ginger can cause heartburn, bloating, gas, belching and nausea, particularly if taken in powdered form. Unchewed fresh ginger may result in intestinal blockage, and individuals who have had ulcers, inflammatory bowel disease or blocked intestines may react badly to large quantities of fresh ginger. It is contraindicated in people suffering from gallstones as it promotes the production of bile.

## The Medal of Brand Scientists 2010

Allianz EFU Health Insurance has been awarded "The Medal of Brand Scientists 2010"



*Syed Yousuf Raza Gillani, Prime Minister of Pakistan presenting award to Mr. Saifuddin Zoomkawala, Chairman, Allianz EFU.*

## Brands of the year Award 2010

Allianz EFU Health Insurance received "Brands of the Year Award 2010" by Brands Foundation, Pakistan.



*Syed Yousuf Raza Gillani, Prime Minister of Pakistan presenting award to Mr. Kamran Ansari, Chief Operating Officer, Allianz EFU.*

# TAHAFFUZ

Provides access to quality healthcare to you and your family and that too on cashless basis.



TAHAFFUZ is a simple, valuable and affordable health insurance plan. It provides financial protection, up to the selected benefit limit, in case an unfortunate illness or accident leads to hospitalization. It is designed to provide you access to a large network of carefully selected Hospitals across the country for quality healthcare, on Credit Basis, in case of hospitalisation.

### Some of the salient benefits of the Plan include:

- **Room Entitlement & Annual Limits**

You have the choice to select between General, Semi Private or Private Rooms, along with corresponding Annual Limits of PKR100,000 & PKR200,000,

PKR350,000 and PKR500,000 respectively.

- **In-patient Hospitalization**

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

- Room as per Entitlement
- General Nursing services, etc.
- ICU/CCU charges
- Physician/Specialist/Surgeon Fee
- Operation /Anesthetist Charges
- Medicines and Lab Tests
- Oxygen & Blood Supplies

- **Day Care Treatment**

Besides in-patient hospitalisation, the Plan also covers certain Day Care procedures.

Day Care Treatments are medical or surgical procedures for which the person is admitted to a hospital bed but does not require an overnight stay, such as Angiography, Endoscopies etc.

- **Emergency Accidental Out-patient Treatment**

Out-patient treatment due to accidental emergency is covered within 48 hours of an accident up to the sub-limits defined under 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 expense (Medicine, Consultation & Diagnostic Tests) are also covered if they lead to a covered in-patient hospitalization within 30 days.

- **Post-Hospitalization Benefit**

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

- **Miscellaneous Expenses**

Besides the above, some of the other benefits of the Plan include:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Dental Treatment (for Pain Relief)
- Emergency International Coverage



## Laugh a While

Three Insurance salesmen were sitting in a restaurant boasting about each company's service.

The first one said, "When one of our insured died suddenly on Monday, we got the news that evening and were able to process the claim for the wife and had mailed a check on Wednesday evening.

The second one said, "When one of our insured died without warning on Monday, we learned of it in 2 hours and were able to hand-deliver a check the same evening.

The last salesman said, "That's nothing. Our office is on the 20th floor of a tall building. One of our insured, who was washing a window on the 85th floor, slipped and fell. We handed him his check as he passed our floor.

## Quotes

You can tell whether a man is clever by his answers. You can tell whether a man is wise by his questions.  
**Naguib Mahfouz**

Wisdom is knowing what to do next; Skill is knowing how to do it, and Virtue is doing it.  
**David Starr Jordan**

We are made wise not by the recollection of our past, but by the responsibility for our future.  
**George Bernard Shaw**

The world is a dangerous place, not because of those who do evil, but because of those who look on and do nothing.  
**Albert Einstein**



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:

[newsletter@allianz-efu.com](mailto:newsletter@allianz-efu.com)  
[www.allianzefu.com](http://www.allianzefu.com)