

HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

July 2012

Message from the Chairman



We are well into 2012. Since 2000, Allianz EFU has grown from small beginnings into a leading provider of health insurance in Pakistan market. With thousands of satisfied customers Allianz EFU has successfully pursued an expansion strategy both in terms of developing innovative customer

focused solutions and diversifying its client base across several industries. EFU as a Group has always strived to be ahead of the curve by anticipating the market's needs and will continue to do so by working closely with all our partners.

Mr. Kamran Ansari, who has been associated with the company since over

a decade, has now been appointed as the new CEO of Allianz EFU Health Insurance and I am sure with his professional expertise, capabilities and client focused approach, he will take Allianz EFU to new heights.

Since the holy month of Ramadan has started with its fervor and blessings, I wish all the readers a happy and blessed Ramadan and pray for the prosperity of our beloved country.

I also wish to thank our valued customers, who have always kept their faith and belief in us and always put in their valuable advice to ensure we remain the leading health insurance provider of choice in the Pakistan market.

Kind Regards,

Saifuddin Zoomkawala

Allianz EFU Health Insurance and TCS Financial Services signed an agreement



Allianz EFU Health Insurance and TCS Financial Services signed an agreement on March 26, 2012, related to collaboration of services between two companies. The agreement was signed by Mr. Ghazanfar Azam, CEO, Mr. Ali Zayyad Head of Strategic Planning, TCS Financial Services (Pvt) Ltd., and Mr. Taher G. Sachak, Vice Chairman, Mr. Kamran Ansari, COO, Allianz EFU Health Insurance Limited.

Allianz EFU Health Insurance Signs Faysal Health Plan with Faysal Bank Limited



February 14th, 2012: Allianz EFU Health Insurance has entered into strategic partnership with Faysal Bank Limited for their upcoming product Faisal aik faisla Health Plan. The agreement signing took place at Faysal House. Mr. Taher G. Sachak – Vice Chairman, Allianz EFU and Mr. Aarij Ali – Head of Retail Banking (FBL) signed the agreement. Mr. Kamran Ansari, COO (Allianz EFU), Mr. Kirman Juma, Sr. Manager Bancassurance and Individual Sales (Allianz EFU), Mr. Amin Nizar Ali, General Manager Actuarial (Allianz EFU), Ms. Sumera Farooq, Manager Bancassurance and Individual Products (Allianz EFU), Sohail Adam Baloch, Manager Policy Administration (Allianz EFU), Mr. Ahmed Hemani, Head of Bancassurance Investment products and Channel Management (FBL), Mr. Najib Rehman, Head of Wealth Management and E-Banking (FBL), Ms. Sarah Irfan, Product Head Bancassurance and Investments (FBL) and Mr. Raheel Gul Jumani, Product Manager Bancassurance Wealth Management (FBL) were also present at the ceremony.

Diabetes Mellitus

Diabetes mellitus, often simply referred to as diabetes, is a group of metabolic diseases of pancreas in which a person has high blood sugar, either because the body does not produce enough insulin, or because cells do not respond to the insulin that is produced.

Causes:

Insufficient production of insulin, production of defective insulin (uncommon), or the inability of cells to use insulin properly and efficiently leads to hyperglycemia (increased blood sugar level) and diabetes.

What are the Types:

Type 1 Diabetes

- Cells that produce insulin are destroyed
- Commonly detected before the age of 30 years
- Commonly in individuals with a positive family history

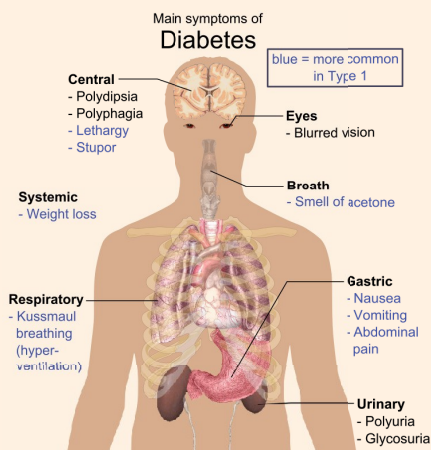
Type 2 Diabetes

- Lack of insulin production
- Insufficient insulin action (resistant cells)

Gestational diabetes

- 3-4% of pregnant women in Pakistan develop gestational diabetes

Know the Symptoms



The early symptoms of untreated diabetes are related to elevated blood sugar levels and loss of glucose in the urine (glucosuria). High amounts of glucose in the urine can cause increased urine output (Polyuria) and lead to dehydration. Dehydration causes increased thirst (polydipsia) and water consumption.

A relative or absolute insulin deficiency eventually leads to weight loss despite an increase in appetite (polyphagia).

Some untreated diabetes patients also complain of fatigue, abdominal pain, nausea and vomiting.

Fluctuations in blood glucose levels can lead to blurred vision. Extremely elevated glucose levels can lead to lethargy and coma.

Effects of Diabetes on body:

Diabetes affects multiple organs and systems of the body which include but not limited to Nervous system, Cardiovascular system, Eyes and Kidneys,

Investigations:

Fasting Blood Sugar (FBS) with 12 hours fasting

100-125 mg/dl signals pre-diabetes
More than 126 mg/dl signals diabetes



Random Blood Sugar (RBS) 2 hours after meals

140-200 mg/dl signals pre-diabetes
More than 200 mg/dl is considered diabetic

Oral Glucose Tolerance Test (OGTT)

It is a gold standard for making the diagnosis of type 2 diabetes. Tested for 2 hrs after glucose-rich drink. It is still commonly used for diagnosing gestational diabetes and in conditions of pre-diabetes, such as polycystic ovary syndrome.
140-199 mg/dl signals pre-diabetes
More than 200 mg/dl is considered diabetic

Glycosylated Hemoglobin tests (HbA1c)

Glycosylated hemoglobin is a test that indicates how much sugar has been in a person's blood during the past two to four months. It is used to monitor the effectiveness of diabetes treatment. For people without diabetes, normal range for the hemoglobin A1c is between 4% to 6.5%. Hemoglobin A1c levels between 5.7% and 6.4% indicate increased risk of diabetes and levels of 6.5% or higher indicate diabetes.

How we manage Diabetes Mellitus

The goal of treatment is to maintain blood sugar levels as close to normal as possible. There are three basic treatment options:

1. Diet: Changes in diet to be 30% fat, 40-55% carbohydrates and 15% proteins. The distribution of carbohydrates and calories throughout the day are important, as well as limiting total calories to achieve a near ideal body weight. These changes will lower blood glucose and lipid levels.

2. Exercise: Exercise burns calories and muscle glycogen, which lowers blood glucose. Exercise decreases insulin resistance, which allows insulin to normally manage glucose levels.

3. Medications: Oral medications reduce blood glucose levels by improving insulin release from the pancreas, reducing the available glucose and decreasing insulin resistance.

Injectable Medication (Insulin) is injected to replace the insulin the body can no longer produce. Insulin reduces blood glucose.

Herbal remedies

Aloe Vera: Dried aloe vera sap and gel (taken from the inner portions of the leaves) are used traditionally to treat diabetes. Aloe vera may be able to lower fasting blood glucose levels as well as HbA1c.



Allium: (Garlic) may cause a reduction in blood glucose, increase secretion and slow the degradation of insulin. Limited data is available however, and further trials are needed.



Trigonella foenum graecum:

(Methi) is known as fenugreek and is used extensively in cooking. It is very well known in establishing a good control over blood sugar level.



Tips to prevent & control Diabetes

- Tip 1: Get more physical activity
- Tip 2: Get plenty of fiber
- Tip 3: Go for whole grains
- Tip 4: Loose extra weight
- Tip 5: Skip high fat diets and make healthier choices

When to see your doctor

If you're older than age 45 and your weight is normal, ask your doctor if diabetes testing is appropriate for you. The American Diabetes Association recommends blood glucose screening if:

- You're age 45 or older and overweight
- You're younger than age 45 and overweight with one or more additional risk factors for type 2 diabetes — such as a sedentary lifestyle or a family history of diabetes

Share your concerns about diabetes prevention with your doctor. He or she will applaud your efforts to keep diabetes at bay, and perhaps offer additional suggestions based on your medical history or other factors.

By: Dr. Muhammad Sohail Ahmed



Amjed Bahadur Ali

General Manager,
Company Secretary,
Head of Finance & Administration

How are you as a Person...

I think one should not blow his own trumpet but I am considered as a quiet but friendly person and also a good listener. Although I am a silent person, I like to have good friends and I am always ready to help others in need.

How are you as a colleague...

I believe I am helpful and cooperative but at the same time very rigid about company's policies and rules since these are very important to me. I am always available for the guidance.

How are you as a Leader...

I believe in innovation and results. I do not like incomplete decisions and long pending tasks.

Your Journey with Allianz EFU...

So far I am enjoying working with Allianz EFU and these 9 years have been pleasant and memorable to me because of my colleagues.

Your Ideal...

There are many, however top of the list are Nelson Mandela and Muhammad Yunus (Bangladesh)

Your Zodiac Sign...

Taurus, but frankly I don't believe in astrology.

Your Favorite Cuisine...

Pakistani and Chinese food.

Your Favorite Vacation spot / place...

Any calm place and it could be a sea shore of Mauritius or a desert of Saudi Arabia. Believe me deserts also have attractions.

Your all time Favorite Movie...

To some of my colleagues it sounds strange but I am a movie enthusiast and it would be difficult to rate any particular movie as my all time favorite. Though it's a long list, few of them are Devdas, Bombay, 3 Idiots, Tare Zameen Par, Silsila, Forest Grump and Wall Street.

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

It takes time for me to lose temper and I am very capable of controlling it.

Three most important things in your life...

My family, my profession and my friends.

Your one dream that you wish comes true...

Prosperous Pakistan.

Quotes

Obstacles are those frightful things you see when you take your eyes off your goal.

Henry Ford

Try not to become a man of success but rather to become a man of value.

Albert Einstein

Man is born to live, not to prepare for life.

Boris Pasternak

The person who makes a success of living is the one who sees his goal steadily and aims for it unswervingly. That is dedication.

Cecil B. DeMille

If you change the way you look at things, the things you look at change.

Wayne Dyer



Mint - the cool herb

Mint.... Just say the word and cool, refreshing images come to mind; frosty glasses of lemonade garnished with curly sprigs of spearmint; the clean, chilling taste of a candy cane.

Fresh mint is the perfect ingredient for a great summer meal. Whether it's served in a fruit salad, spring roll, fruit punch, or paired with a vegetable, this versatile herb is a great complement to a warm, sunny day.

Whichever way one eats it, drinks it, or prepares it, mint is an herb with many beneficial uses for good health. In fact, the reason most of our ancestors grew this pungent herb was for its many health benefits. Even today, naturalists still employ peppermint to treat gallstones, irritable bowel syndrome and the common cold.

Mint is a storehouse of medicinal properties. It is an air freshener, mouth freshener, antacid, helps in digestive problems, soothes frayed nerves and may even cure cancer.

With its distinct aroma, pleasing flavor, cool sensation and medicinal qualities, mint is among the most versatile plants in the herbal kingdom. The name "mint" originates from the Greek word "menthe".

Mint, commonly known as pudina, is an erect plant with dark green leaves and is usually found near rivers, ponds and humid places. This perennial plant belongs to the family Lamiaceae and has several species. The major species are peppermint [*Mentha piperita*], spearmint [*M. spicata*], wild mint [*M. arvensis*], pennyroyal [*M. pulegium*] and berg mint [*M. citrate*]. Peppermint and spearmint are the most commercially exploited species of mint. Mint is usually picked during bloom season, that is, in summers. Mint oil has more commercial value than mint leaves. Presence of menthol gives mint its characteristic flavor. Peppermint has the highest concentration of menthol and is therefore commercially more



popular.

Mint oil and menthol extracted are thus used as flavoring agents in balm, mouthwashes, mouth fresheners, toothpastes, chewing gums and aromatic oils. Mint oil is also used in skin care products such as body lotions, soaps, bathing oils, and skin tonics. The application of mint oil helps to cool the external skin and free it from blemishes.

Fresh mint is preferred over dried mint, as the latter has diluted flavor. It can be bought from supermarkets in dried or fresh form. Many herbal plants look similar to mint, so you have to make sure you are using the right herb.



To add greater value to our services, Allianz EFU Health Insurance Ltd has entered into a contract with some reputable service providers in Karachi, Lahore, Islamabad and Rawalpindi whereby our insured members can avail discounts on Out Patient Consultation and Investigations upon presenting their Health Cards (even where outpatient treatment is not covered under the policy). However, credit will be extended for MRI, CT Scan and Thallium Scan (where available) provided prior approval has been taken from Allianz EFU Health Insurance Ltd.

Discount Centres

SINDH

1. Advanced Radiology Clinic (Karachi)
2. Ali Life Care Centre (Karachi)
3. Al-Rahim Specialized Clinic & Diagnostic Centre (Karachi)
4. Burhani Diagnostic Centre (Karachi)
5. Home Care Medical Services (Karachi)
6. Kamran Dental Clinic (Karachi)
7. Khalid Eye Hospital (Karachi)
8. Med Path Laboratory & Diagnostic Centre / Junaid Clinic (Karachi)

9. Neurospinal & Medical Institute (Karachi)
10. OCAF Hospital (Karachi)
11. Sindh Lab (Pvt) Ltd. (Karachi—All Branches)

PUNJAB

1. Akram Medical Complex (Lahore)
2. Al-Noor Diagnostic Centre (Lahore)
3. Al-Razi Health Care (Lahore—All Branches)
4. Chughtais Lahore Pathology Lab (Lahore-Gujranwala—All Branches)
5. Dental Solutions (Lahore)
6. Farooq Hospital (Lahore)
7. FMH Specialist Care Centre (Lahore)
8. Sarwat Anver Medical Complex (Lahore)
9. Dental Corporation (Lahore-Jehlum—All Branches)
10. Ora Dent Dental Clinic (Lahore)
11. Rahman & Rahman Dental Surgeons (Lahore-Jehlum—All Branches)
12. Sahara for Life Trust Diagnostic Services (Lahore-Gujranwala-Gujrat-Jhang-Khanpur-Okara-Pakpattan-Rabwah-Sahiwal-Sargodha-Sheikhupura-Sialkot—All Branches)
13. Shaukat Khanum Diagnostic Centre (Lahore)
14. Shaukat Khanum Memorial Cancer Hospital & Research Centre (Lahore)

ISLAMABAD / RAWALPINDI

1. Adil Diagnostics (Islamabad)
2. Adil Diagnostic A.R Medical Cen-

- tre (Rawalpindi)
3. Biocare Labs (Private) Ltd (Islamabad)
4. Capital Diagnostic Centre (Islamabad)
5. CITI Lab (Islamabad-Rawalpindi)
6. Excel Labs (Islamabad-Rawalpindi—All Branches)
7. Healthways Laboratories (Rawalpindi)
8. Islamabad Diagnostic Centre (Islamabad)
9. Islamic International Medical Complex (Islamabad)
10. Maryam Memorial Hospital (Rawalpindi)
11. Nayab Labs & Diagnostic Centre (Islamabad-Islamabad—All Branches)
12. Nayyar Dental Associates (Islamabad)
13. Rahman & Rahman Dental Surgeons (Islamabad)
14. Rashum Medical Centre (Islamabad)
15. Shifa International Hospital (Islamabad)
16. Super Labs (Islamabad)
17. Tooth & Teeth(Dental Clinic) (Islamabad)

KHYBER PAKHTUN KHWAH

1. Sahara for Life Trust Diagnostic Services (Abbottabad)
2. Time Diagnostic Centre (Peshawar)
3. Excel Labs (Peshawar)

BALUCHISTAN

1. Shaukat Khanum Hospital, Laboratory Collection Centre (Quetta)

For more details please visit our website www.allianzefu.com

Here are some keys to getting a better night's sleep:

1. Set your body clock: Choose a bedtime schedule by deciding how many hours of shut-eye you need and try to stick with it. Avoid oversleep.
2. Be wise about eating and drinking: It would be wise to avoid caffeine (coffee, tea, soft drinks and chocolate) before going to bed. However, a hot non-caffeinated drink can relax you.
3. Prepare your sleeping environment: Regulate environment factors (light, color, temperature, blankets, mattress, calmness etc) according to your suitability.
4. Prepare yourself physically: Slowly

stretching or regular exercise during the day will enhance your ability to fall asleep. Taking a warm bath - not a shower - can be helpful too. A comfortable and easy sleep dress counts a lot.

5. Prepare yourself Emotionally: Let go of the worries and problems or thinking about work. Bedtime is a bad time to dwell on problems since worry can keep you tossing and turning for hours!
6. Prepare yourself Spiritually: Reading religious books and praying before going to bed is a wonderful way to end the day.

