

# HealthMatters

A six monthly publication of Allianz EFU Health Insurance Limited

July 2013

## Message from HealthMatters Editorial Committee

Many of us have grown up during a time when news was more of a monologue. Now, thanks to the interactive communication made available by advancing technology, there's been a real shift to this phenomenon. The past few years, we've sent out the HealthMatters in an attractive, printed newsletter style with the purpose of maintaining a healthy liaison with our customers, prospects and business partners. Magazines are stylish, luxuriant, and rich with color and texture. They are designed not only to be read, but also to be absorbed.

Thanks to the efforts put in by our IT team at Allianz EFU, our new website showcases the soft copies of these newsletters, thus adding timeliness, access and dynamism to the concept.

With the summer break having started off, most of you must have planned your vacations and this time around, the holy month of Ramadan also shall be celebrated during these summers. We hope and pray for each one of you to stay safe and blessed.

As seen from the numerous emails that have kept coming, we appreciate the valuable feedback and inputs given to us and would request you to keep writing with your observations and suggestions.

## In-House Training at Allianz EFU

A comprehensive two-day training workshop on "Team Management" was held for managers and supervisors to maximize the performance of their teams, in order to deliver long-term business focused result.



## Employee Of The Quarter Award



Presented to:  
**NOMAN IFTIKHAR**  
Senior Executive Officer  
Claims Management

For the 1st Quarter  
Jan - Mar 2013

# Musculo-Skeletal Disorders (MSDs)

**MSDs:** Computer-related injuries can be broadly termed Musculo-Skeletal Disorders or MSDs – which include a range of medical conditions affecting muscles, tendons, joints, or nerves. MSDs have also been called RSI or Repetitive Strain Disorders, CTD or Cumulative Trauma Disorders, however many experts prefer the MSD term since it doesn't imply or suggest the cause of the injury. Some examples of MSDs include muscle sprain & strain, tendonitis and carpal tunnel syndrome.

**Possible Causes:** Most employees can use computers with little risk of discomfort or injury. However, improper work habits, poor ergonomics, or the presence of risk factors can increase the risk. Ergonomic and Personal Risk Factors are conditions or behaviors that can increase your chances of developing an MSD or other work related injury.

## Examples of Ergonomic Risk Factors include:

- Awkward postures such as typing with bent wrists
- Static postures (not enough movement)
- Too much force when keying or using the mouse
- High repetition

## Examples of Personal Risk Factors include:

- Medical conditions such as Diabetes or Thyroid disorders
- Poor physical capacity
- Non-work activities such as computer gaming
- Smoking
- Stress



The symptoms of MSDs may include pain, muscle fatigue, soreness, spasm, or numbness. If you have symptoms of MSDs which don't improve after making ergonomic changes please seek appropriate medical advice.

**Muscle Spasm:** A spasm is a sudden, involuntary contraction of a muscle or a group of muscles, is sometimes accompanied by a sudden burst of pain, but is usually harmless and ceases after a few minutes.

**Muscle Strain:** A strain is an injury to a muscle in which the muscle fibers tear as a result of overstretching. Strains are also known as pulled muscles. The equivalent injury to a ligament is a sprain.

**Myalgia:** means "muscle pain" and is often caused by overuse, over-stretching of a muscle, or by stress. Cervical Myalgia, neck tension syndrome and cervical strain are common examples related to computer work. These can occur if the work involves chronic tension, awkward

postures or repeated bending of the neck.

**Carpal Tunnel Syndrome** is an irritation of the Median Nerve as it passes through the narrow Carpal Tunnel in the wrist. Symptoms include pain, numbness, and tingling of the first three fingers and the thumb. This nerve irritation can occur from swelling of the wrist tendons or from fluid retention and other conditions.

**Other disorders** related to extensive computer use:

**Computer Vision Syndrome (CVS)** symptoms vary and may include; dry eyes, or red, itchy, watery eyes; fatigue & heaviness of the eyelids; and difficulty focusing the eyes. CVS does not cause eye damage, but can cause headaches, neck aches, and muscle spasms. Computers can be hard to read because the small dots that produce screen images are blurry around the edge, and are constantly being re-written. This forces the eye to continually refocus to keep images sharp. Excessively high monitor placement, wearing contact lenses, and monitor "flicker" can make symptoms worse.

**Fatigue and Stress** may be secondary to an MSD or other medical condition. It may be caused by poor job design, work organization, overworking, lack of job control on the part of the user, under utilization of skills, high speed repetitive working, or social isolation, or other psycho-social issues at the job. Many symptoms described by DSE (Display Screen Equipment) users reflect stress arising from their task. All of these factors have been linked with stress in DSE work, although clearly they are not unique to it.

## Good Computer Posture Checklist

- Height adjustable seat
- Lumbar support

## Workstation ergonomics: ideal set-up



- Screen at arms length
- Top of screen no higher than your eyes
- Wrists not at an angle for either keyboard or mouse
- Keyboard and Mouse should be close enough for your forearm to be near horizontal and in-front of you rather than at an angle away from you and your upper arm to be near vertical

**Keyboard and mouse should be roughly next to each other without your forearm drifting off at an angle to strain to use the mouse.**

## Important advice to avoid MSDs

1. Keep moving and don't maintain any fixed posture for more than a few moments

You need to move your body around a bit and not stay in a fixed position. Physiotherapists have suggested, humorously, that a seat with upturned pins on it is ideal... ensuring you didn't sit there for long! Some large employers deliberately specify office seating with slightly harder seats to encourage more movement in the user.

2. Avoid working with your muscles tense

Your mouse and keyboard are major factors to get right - note the point in red above! It is holding a tense posture for too long that causes MSDs.

3. Carry out desk exercises to maintain mobility and flexibility

In all cases, we advise you seek professional medical opinion (Doctor or Physiotherapist).

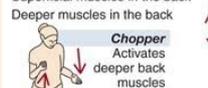
by: Dr. Reena Gajria

## Exercises for computer users

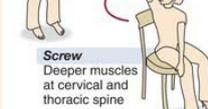
Exercises that can help computer users avoid back, neck or head pains:

### Strengthen back muscles

Superficial muscles in the back  
Deeper muscles in the back



**Chopper**  
Activates deeper back muscles



**Screw**  
Deeper muscles at cervical and thoracic spine



**Shoulder push**  
Neck and shoulder muscles; pull elbows back

Pause between 30-60 seconds in between different exercises; two to three training units per week recommended

### Stretching, relaxing

Wind chime  
Back and stomach muscles



**Breath opener**  
Spine rotates, breathing gets easier



**Shoulder/arm stretch**  
Stress and problems affect shoulder muscles



**Thinker**  
Back stretching, breathe slowly and deeply



### Be aware of your position

Cogwheel  
Spine (loin) rotation



**Back/belly**  
Stretching of muscles



**Woodpecker**  
Stretching neck muscles



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Source: AOK German health insurance, exercise.about.com, Stern Graphic: Jutta Scheibe, Eeli Polli

# Turmeric



Turmeric (*Curcuma longa* [Latin]), also known as curcuma, produces a root that is used to produce the vibrant yellow spice used as a culinary spice so often used in curry dishes. Turmeric is native to India and parts of Asia, and is a relative of cardamom and ginger. Today's herbalists and naturopaths consider turmeric to be one of nature's most potent anti-inflammatories and antioxidants. Turmeric may help treat a variety of conditions related to inflammation and antioxidant damage, including cataracts, arthritis, cancer, and heart disease. It is also used to treatment of scabies and digestive disorders, promote wound healing, and strengthen the immune system.

Western medicine only recently began to study turmeric. However, this spice has long been used in Indian ayurvedic and traditional Chinese medicine to treat infection, gallbladder problems, dysentery, arthritis, and liver disorders. Several studies performed by Indian scientists have supported many of turmeric's traditional use to fight inflammation, indigestion, and liver and heart disease.

Turmeric contains curcumin and curcuminoids, which are powerful anti-inflammatory phytochemicals that act as natural cyclooxygenase-2 (COX-2) inhibitors in the body, and inhibit the production of the prostaglandins that cause inflammation and swelling. Indian researchers found that turmeric relieved joint pain and swelling in people with arthritis as well as prescription nonsteroidal anti-inflammatory drugs

(NSAIDs) without side effects such as abdominal bleeding or stomach upset.

Turmeric is a natural antioxidant, and thus protects the body from oxidative damage. Laboratory studies have found that turmeric inhibits the development of cataracts, breast cancer, colon cancer, and lymphoma. In one study, smokers that took just 1 teaspoon of turmeric a day for 30 days had lower levels of cancer-causing mutagens. In another study, just 500 milligrams of curcumin each day significantly reduced participants' cholesterol levels in as little as 10 days. Some studies indicate that turmeric's ability to lower cholesterol may provide the same heart-protective benefits as its close relative ginger, including blood clot prevention and reduced blood pressure.

Turmeric helps detoxify the body, and protects the liver from the damaging effects of alcohol, toxic chemicals, and even some pharmaceutical drugs. Turmeric stimulates the production of bile, which is needed to digest fat. Turmeric also guards the stomach by killing salmonella bacteria and protozoa that can cause diarrhea.

Turmeric is available in the familiar powder form used in cooking, as well as commercial capsules and tinctures. The usual dosage is 445 milligrams in capsules or 1 teaspoon of extract three times a day, or 1 teaspoon of turmeric powder in warm milk as a digestive aid. Curcumin supplements are also available, and are more effective for treatment of arthritis.

No toxic side effects have been linked to the use of turmeric, but consuming large amounts of it may cause stomach upset. People taking blood thinners should not use this herb medicinally, as it may increase the action of these medications.

## Around The Corner by Charles Hanson Towne

Around the corner I have a friend,  
In this great city that has no end,  
Yet the days go by and weeks rush on,  
And before I know it, a year is gone.

And I never see my old friends face,  
For life is a swift and terrible race,  
He knows I like him just as well,  
As in the days when I rang his bell.

And he rang mine but we were younger then,  
And now we are busy, tired men.  
Tired of playing a foolish game,  
Tired of trying to make a name.

"Tomorrow" I say! "I will call on Jim  
Just to show that I'm thinking of him",  
But tomorrow comes and tomorrow goes,  
And distance between us grows and grows.

Around the corner, yet miles away,  
"Here's a telegram sir," "Jim died today."  
And that's what we get and deserve in the end.  
Around the corner, a vanished friend.



"Instead of my résumé, I've printed out my daily horoscope for the past year. You'll see that I'm a special person who's destined for great things!"



I want to withdraw my resignation. The company which hired me is hiring my boss too.

## Quotations

I don't measure a man's success by how high he climbs but how high he bounces when he hits bottom.

**George S. Patton**

One machine can do the work of fifty ordinary men. No machine can do the work of one extraordinary man.

**Elbert Hubbard**

Innovation distinguishes between a leader and a follower.

**Steve Jobs**

If you are not willing to risk the usual you will have to settle for the ordinary.

**Jim Rohn**

When health is absent, wisdom cannot reveal itself, art cannot manifest, strength cannot fight, wealth becomes useless, and intelligence cannot be used.

**Herophilus**



## Dr. Faiq Khan Malik

Area Director  
Corporate Sales North

### How are you as a Person...

I value honesty, truthfulness, sincerity, hard work, intelligence, innovation, humility and I value those who struggle for rizq e halal. As humans, we must all contribute towards the betterment of down trodden people in our society and we must always remain grateful to God for His kindness and blessings. Strong moral values, realism and humbleness remain the ingredients for one's satisfied inner self. This is what I believe a person must be like and this is the kind of person I have always tried to be.

### How are you as a colleague...

In an organization, one must remain committed to one's organization and one should be sensitive to one's professional commitments; official responsibilities should surpass personal and emotional gestures and the urge for one's own and one's teammates' development through work should be understood as a way moving forward. I try being accessible to my teammates and try to gain my inner satisfaction through achievements that should benefit our organization and us, as a team; however, a lot needs to be done on this part to ensure a

horizontal growth of all of us in the team.

### How are you as a Leader...

Whatever role we have been assigned by God, we all remain answerable to Him, come the day of judgment. I enjoy playing the role of a leader for this team North, though the task has been made easier thanks to the responsive and responsible attitude of my team mates, still I continue to work hard to gain their confidence and respect for my professional skills whilst I try to play my role in ensuring their professional development through work.

### Your Journey with Allianz EFU...

Allianz EFU remains my nursery in the corporate sector. I had entered the corporate world as a juvenile, with a medical background, and this organization not only developed me as a corporate manager, as a matter of fact it even put its faith in me in assigning tasks that helped me realize my potential and has made me a responsible professional.

### Your Ideal...

My parents for their values, morals, teachings and humility; Quaid-e-Azam for his

strong principles and leadership qualities; and my family from whom I get the required emotional support and drive.

### Your Zodiac Sign...

Cancer

### Your Favorite Cuisine...

Bar b que and grilled food in any form, halal though..... In Pakistani curries I enjoy chicken curry and keema.

### Your Favorite Vacation spot / place...

South Africa, so far...

### Your all time Favorite Movie...

I prefer true stories, thrillers and movies filmed on WW I and II.

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

Anger is an emotional state that is aggravated whenever happenings in our surroundings are not in line with our desires. I do get upset, to be very honest, however during this state I have been gifted with the ability to control my nerves, to think and decide how to proceed further. My reaction is in accordance with the way forward I feel is appropriate in that state, however, lies, dishonesty and hypocrisy leave me no options.

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

My entire family, my work and my country

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

This country has given us all a lot; I wish, hope and pray some day I am able to deliver for this country.

## The Watermelon

### "Refreshing and Nourishing" Health Facts

#### Stay Cool and Lovely

Watermelon is an amazing fruit, which can work wonders for your skin. It acts as a natural moisturizer as well as a toner and keeps the skin cool, glowing and fresh.

#### Fight Fatigue and Keep Your Metabolism in High Gear with Water Melons

On a typical summer day watermelons are extremely refreshing as they have very high water content, 92% water and 8% sugar.

Rich in electrolytes (sodium and potassium) this wonder fruit amazingly nourishes your body. It not only replaces the electrolytes lost through sweat but also hydrates your cells and maintains the water balance in the cells. Metabolism is boosted as the functionality of the cells is increased, ultimately energizing your body.

The 4 great fatigue fighters - Potassium, Vitamin C, lycopene and iron found in watermelon drives away any feeling of fatigue you may experience.

Naturally, watermelons are "The Pick of the Season".

#### The Smartest Pick for Losing Weight

Packed with vitamins and minerals the watermelon is labeled as one of the healthiest fruit. Low in calories and fat free, watermelon is prescribed as an ideal diet food.

The battle of the bulge could be won with the sweet and juicy melons that can be served as a lip smacking dessert or a snack without adding to the bulge. Hence the watermelon diet is the perfect choice of an ideal weight loss program.

#### Are You Stressed Out? Relax and Chill Out with Water Melon Juice or Cubes

Watermelon is a 'sensational' stress buster says a research. Watermelon is high in vitamin B6- and is used by the body to produce brain chemicals, which may relieve stress, anxiety and panic attacks. It naturally relaxes the blood vessels without any drug side effects.



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  
D-136, Block-4, KDA Scheme-5 Clifton, Karachi-75600.  
UAN: 111-HEALTH (111-432584)  
www.allianzefu.com