

IN HEALTH

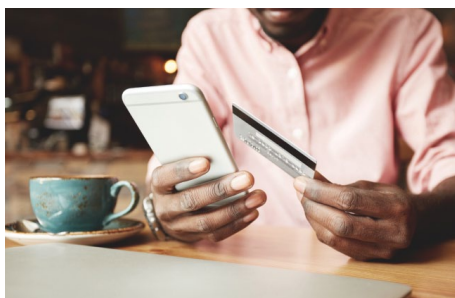
Issue 13 | Jan/Feb 2017



YOUR 2017 CHECK-UP



PHYSICAL HEALTH



FINANCIAL HEALTH



MENTAL HEALTH

Welcome

Dear readers
Welcome to a new year!

As you can see we have a new look and hope you will enjoy the first edition of *In Health* for 2017.

In this edition we do an annual check-up on your physical, financial and mental health to make sure you're fit for the year ahead.

Financial wellbeing is integral to our general wellness, so it's important to start the New Year by making conscious choices about money. On page 3, we give you some suggestions to help get your finances into good shape.

Research shows that engaging in physical activities with your children promotes a long-lasting appreciation of health and fitness. On page 4, we offer tips to help the whole family get active.

We would like to thank all those who participated in our 2016 Customer Service Survey and extend a special congratulations to our winners, pictured on page 6.

Please feel free to share this newsletter and health insights with your family, friends and colleagues. You can access past editions on our website, libertyhealthblue.com. If you have any suggestions or input for our communications, please contact us at inhealth@libertyhealthblue.com.

We welcome your feedback.
The Liberty Health Cover team

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AFRICA'S EMERGING CONCERN

There will be an estimated 16 million new cases of cancer every year by 2020, according to the WHO, and 70% of these will be in developing countries.

The most common cancers in Africa differ from those in developed parts of the world. They tend to relate to infectious agents, like the cervix, liver, Kaposi sarcoma and urinary bladder. Cervical cancer is the most prevalent cancer among women in sub-Saharan Africa, and liver cancer tops the male numbers.

CERVICAL CANCER

Cervical cancer is a type of cancer that develops in a woman's cervix. Cell changes in the cervix can be detected at a very early stage and treatment can reduce the risk of cervical cancer developing. If you are sexually active, go for a pap smear every year. A pap smear involves taking a tiny sample of cervical tissue to detect cancerous cells or cells that might become cancerous.

LIVER CANCER

Primary liver cancer is an uncommon but serious type of cancer that begins in the liver. Secondary liver cancer is where the cancer develops in another part of the body and spreads to the liver. Most cases are associated with damage and scarring of the liver known as cirrhosis. This is commonly caused by alcohol abuse or by having a long-term hepatitis B or hepatitis C infection.

Africa has the highest rate of cancer patient deaths in the world. Data from the International Agency for Research on Cancer shows 71% of people diagnosed with cancer in Africa succumb to this disease.

This is partly because the disease is considered low priority, due to limited resources and other pressing health problems like malaria, HIV/Aids and TB.

The high death rate also relates to the majority of cancers being diagnosed at an advanced stage of the disease due to a lack of screening and early detection services.

There is also a limited awareness of early signs and symptoms of the disease among both healthcare providers and the public.

However, there is hope as cancer can be prevented with early detection and intervention.

385



radiotherapy machines on the continent serve 1 billion people.

60%



of the machines are found in just three countries - South Africa, Egypt and Morocco.

21



out of 54 African nations offer radiotherapy.

(Sources: cancer.org, nhs.uk, qz.com, theguardian.com, worldbank.org)

FOOD FOR LIFE



The Easiest and Cheapest way to reduce your chances of getting cancer is to eat a Healthy Diet.



Go for mostly Plant Foods.

Avoid foods that are high in Saturated Fat.



Brussel sprouts, broccoli, cauliflower, cabbage. Cruciferous vegetables are rich in glutathione, a powerful antioxidant, that shows promising results against prostate and colon cancers.

Avocado, black eyed peas, kale, asparagus. High in vitamin B9 (folate) and linked to reducing the risk of pancreatic cancer.



Eggs, tuna, salmon, mushrooms, bran cereal. High in vitamin D and linked to reducing breast and lung cancer.



Turmeric contains curcumin that may offer protection against bladder and gastrointestinal cancers.



Ginger. This immune booster may assist in the fight against ovarian cancer.



Garlic contains sulphur compounds that may stimulate the immune system and reduce the risk of certain cancers, including stomach cancer.

RECIPE - POWER PLATE

Quick, easy, and ever so healthy, this dish combines three cancer-fighting ingredients - kale, mushrooms and garlic.

- 1 teaspoon olive oil
- 6 cloves garlic, minced
- ¼ teaspoon salt
- 2 cups cremini or button mushrooms, sliced
- 5 cups of kale, coarse stems removed and chopped
- Freshly ground black pepper to taste

Heat the oil in a large skillet. Add the garlic and sauté for about 2 minutes. Add mushrooms and sprinkle with salt. Cook for 5 to 7 minutes, stirring often, until the moisture has released and the mushrooms are lightly browned. Add the kale and pepper, and sauté for about 10 minutes more. Serve immediately.

ONCOLOGY BENEFIT

Liberty Health Cover offers extensive benefits for cancer treatment, up to the major disease benefit limit and subject to clinical treatment protocols. This benefit covers the costs of cancer treatment irrespective of whether such treatment is received as a registered inpatient or as an outpatient at a registered cancer treatment centre.

The benefit is provided when patients are undergoing active cancer treatment, including associated costs up to and including a 12-month period (after active treatment) when the patient is in remission.

The benefit covers the following:

- Chemotherapy/oncology medication
- Radiotherapy
- Specialised radiology: CT/MRI scans (two per insured person per annum), PET scans (one per insured person per annum), bone scans (one per insured person per annum)
- Consultations
- Pathology
- Hospitalisation for inpatient cancer treatment.

(Sources: cancre.org, draxe.com, webmd.com, seriouseats.com)



FINANCIALLY FIT

2017 is a bright new year full of hope and dreams. Resolutions have been made, but one hangover from the excesses of the festive season remains - your bank balance.

January is often a difficult month of readjustment. It's back to work, back to school, and time to make a few plans for the year ahead.

Financial wellbeing is integral to our general wellness, so it's important to start the New Year by making conscious choices about money. Financial wellbeing is about the way in which we manage money on a daily basis, create precautionary savings, set financial goals, and create wealth management and financial confidence. Financial health and security are important for both the immediate and long-term future.

The first step is to take a long, hard look at your financial state of affairs. With a bit of discipline and planning, it's possible to get back on track. *In Health* offers you some tips to get your finances into good shape for the year ahead.

Money matters



Save

The easiest way to save is to automate. Experts agree that inertia is one of the biggest hurdles to wealth creation. As human beings, we love to procrastinate or put things off - "Oh, I'll do it tomorrow." But somehow, we just never get around to it. The beauty of automation is that you only have to make that decision to save once. When it's done, you don't have to think about it again. If things are tight, then start small. You can always increase the limit later. Just make sure that you start.

Debt

This is a big one. Debt can be crippling and become more and more difficult to pay off. First work out a personal budget. Reduce your monthly repayments to a realistic and affordable level, and see if you can increase your income in some way. Deal with your priority debts before moving on to the less important ones. Make sure you protect your important assets, such as your home, and tackle the highest-interest balances first. If you continue to struggle, get some advice.

Spend

Become mindful of your spending. Get to know exactly what you have and understand your financial accounts by taking stock of your assets and debts and evaluating your monthly cash flow. Identify any spending trends that need to change.

In its 30-day money challenge, Forbes suggests having a US\$10 Tuesday where you cannot spend more than that amount each Tuesday in the month. This will help you become more aware of your spending. It also prepares you for Forbes' no-spending day, which helps you assess the difference between wants and needs.

Cash

Experts recommend that you carry cash. You are less likely to want to buy things, particularly small things, if you are doling out cold, hard cash. Swiping plastic does not have the same meaning, and you are more likely to use it without really thinking about your purchase.

Emergency fund

Most financial advisers recommend building up and maintaining a fund to help out with those unexpected events that could ruin your budget and get you into more debt. Possible emergencies include losing your job or unforeseen medical expenses. Creating a safety net will relieve stress and give you confidence that you can tackle any of life's unexpected events.

Financial know-how

This is important for the whole family, not just the breadwinner. Children also need to be included in financial discussions so they know how to manage money once they mature. Knowing the value of money leads to a respect for it, and an ability and willingness to plan.

Give back

It may sound contradictory, but giving to charity can have a number of benefits. For a start, there may be tax deductions. However, the real purpose of giving is to feel better about yourself and humanity in general. Give it a try.

PHYSICALLY FIT

Good intentions of getting fit often wither as the year progresses. Here are some tips to get the whole family moving that won't feel like a drag.



Physical activity doesn't have to be a mission. You can build it into your normal family time so the kids are barely aware they are doing it.

In addition to getting fit, you are building good habits. Research shows that engaging in physical activities with your children promotes a long-lasting appreciation of health and fitness. You are the role model, so the more active you are, the more likely your kids are to be active as well.

Family fitness of all ages is vital in our modern world that promotes fast food and way too much screen time. Benefits include a healthy heart, strong immunity, muscle and bone development. It also reaps rewards way beyond the physical, including the promotion of emotional wellbeing, social skills, learning and productivity.

More simply, being active is also a great way to add some fun to your quality family time. There's no reason not to do it.

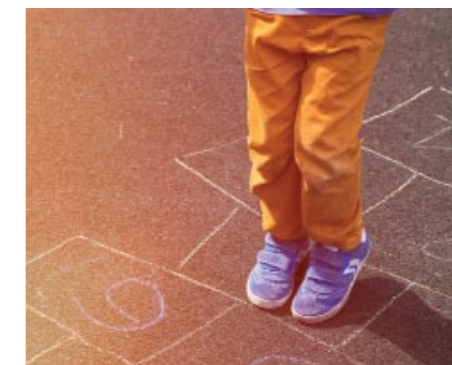


Bouncing babies

It's never too early to exercise, as babies need movement in order to develop their motor skills. Activity facilitates the different stages of sitting, crawling and walking.

Get on a mat with baby and assist them to roll from tummy to back. Once they can sit, position them so they can reach for objects. Once they are mobile, give them obstacles to climb over and under.

Parents can exercise on the mat with their babies by lifting them instead of weights for chest presses, for example. For more intense adult activity, put them in a pram and take them on your walk or run.



Toddlers to teens

Most kids of this age are naturally active. Tap into that and ensure that their playtime incorporates adequate exercise every day.

Although there may be school sports, not all kids enjoy organised activity. If this is the case, try something more unstructured and spontaneous at home. Play games like tag, or engage in impromptu dancing or skipping around a playground or park.

It's got to be fun, so keep the kids interested by doing things they like. If they are not into walking, for example, throw a balloon around or build an obstacle course together. Fly a kite, climb trees or play hopscotch. The options are endless.



The tricky teens

This might be a more challenging age group to tempt into exercise. They are the ones usually glued to some screen or another. If you really struggle to get them up and out, consider incorporating the tech into their training. There are all sorts of fitness workouts online that might get these kids interested. There are also tools like Wii Fit that might help them progress onto the real sport after practising indoors for a while.

That said, if you can get them to play a game of football or go for a run with you, then do that. Some might be interested in doing a charity run or cycling race. Others might prefer yoga or dance classes. Let them guide you in their preferences.

MENTALLY FIT

Emotions can build us up or break us down. How we handle them forms a vital part of our overall wellbeing.

Mental health problems sound serious and severe, but they are in fact a common human experience. They can happen to anyone, at any time. Some conditions are more serious than others, but almost all of us have had to deal with times when our emotions seem to get the better of us and we feel a little out of control.

The term Emotional Intelligence (EI) has become a catchword for anything to do with social interaction. Certainly, it is an essential element for the formation and development of close personal relationships. However, EI can be more closely defined as our ability to identify and manage our own emotions, as well as the emotions of others.

EI has three main components:

- Identifying emotions in ourselves and others
- Harnessing and applying emotions
- Managing emotions.

Working on our EI skills requires focus. Firstly, we need to focus on ourselves to become aware of what we are feeling and why we are feeling it in order to be able to deal with our daily challenges. Secondly, we need to focus on others to empathise or better understand a person by stepping into their shoes.

Although many believe EI is to a large degree genetic, there are certain things we can all do to improve ourselves and our interaction with others. (See sidebar.)

Stay calm

We need to find a way to manage our stressful moments. For example, getting out for a walk or doing some form of aerobic exercise works for some people.

No negatives

Decrease your bad reactions to something or someone by thinking things through carefully and avoiding jumping to unnecessary conclusions.

Express yourself

Let people know where you stand. Learn to set boundaries and be assertive when you need to be. It's ok to say "no" sometimes without feeling guilty. This is particularly important in intimate or close personal relationships.

Proactive not reactive

When you are faced with someone who's being difficult, take a deep breath and count to 10, or 100 if necessary. Try to empathise with them and work out the consequences of your actions.

Bounce back

We can choose how we think, feel and behave, and this can be the difference between hope and despair. It may sound like a cliché, but there is a lesson to be learnt from every challenging situation.

Common mental disorders

Depression

Depression is a mood disorder that makes you feel hopeless, guilty, worthless, unmotivated or exhausted. It can affect your sleep, appetite, sex drive and even your physical health. If mild, you can continue to lead a normal life. If severe, it can make you feel suicidal and become life threatening.

Anxiety disorders

Anxiety refers to strong feelings of unease, worry or fear that may be accompanied by physical symptoms like rapid heartbeat and sweating. An anxiety disorder is diagnosed if a person's response is not appropriate for the situation, is out of control, or it interferes with normal functioning.

Obsessive-compulsive disorder

This is an anxiety disorder that results in people being plagued by constant thoughts or fears that make them perform certain rituals. As the name suggests, it is made up of two components:

- Obsessions – intrusive thoughts or urges that repeatedly appear in your mind
- Compulsions – activities you feel you have to repeatedly do.

Eating problems

These involve extreme emotions, attitudes and behaviours about weight and food. They don't have to be about food, but can concern other painful matters that a person cannot face, express or resolve. The most common are anorexia (you don't eat enough food to get the necessary energy and nutrition to stay physically healthy), bulimia (you eat a lot of food and then purge it), and binge eating (you feel you cannot stop yourself from eating, even if you want to).

(Sources: mind.org.uk, psychologytoday.com, webmd.com)

LIBERTY HEALTH

2016 Customer Service Survey

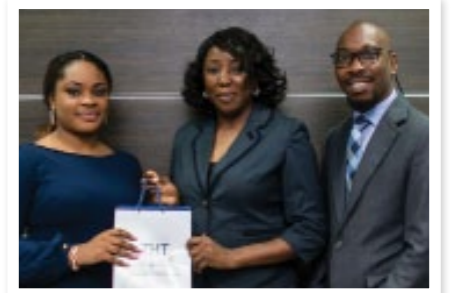
Thank you to all those who participated in our 2016 Customer Service Survey. Your valued feedback will assist us in improving our service delivery to you.

Congratulations to the following survey participants who have each won a smartphone:

- Mr J Kisegerwa of Uganda Breweries Limited
- Mrs IG Manhique of African Risk and Insurance Mozambique
- Mr O Ogba of GT Bank Nigeria
- Mr Fanuel Elieskia Mziray of Stanbic Tanzania

In the upcoming editions of *In Health* we will share the interventions we have implemented to improve our customer service, so you can see that we take your feedback to heart.

Thank you once again to all of our participants for your feedback. We value your honesty.



(From left) Olatubosun Shasanya (Employee Relations & Employee Engagement, Human Resources, Guaranty Trust Bank) standing in for the winner Mr O Ogba who is based in a different city, Dr Adeola Majiyagbe (GM, Stakeholder Management & Business Development, THT) and Dr Babajide Oyendutan (Key Account Manager, THT)



(From left) Agatha Namara (Business Development Manager, Liberty Life), Frank Tindyebwa (Country Head, Liberty Health), Joe Almeida (Managing Director), John Kisegerwa (Winner from Uganda Breweries Limited), Frank Balabyeki (Risk & Compliance Manager), Edison Byaruhanga (Business Development Manager – Health & Relationship Manager, Uganda Breweries)



(From left) Bernardete Cumbe from Liberty Health in Mozambique with Isabel Manhique (Winner from African Risk and Insurance Mozambique)

AT THE TOP OF OUR GAME

The Zimbabwe Medical Association has given Liberty Health the highest score – five out of five – in its rating of health insurance companies registered in the country, and has recommended Liberty Health without reservation.

This general rating and recommendation is worked out using average information from members across all specialty areas.



LIBERTY HEALTH COVER

Help us to protect your cover

To protect your benefits and ensure that your cover is always in the right hands, Liberty Health has a dedicated forensic team responsible for managing fraud risk in countries where we operate, or where we operate alongside our partners.

We combat fraud

Liberty Health Forensic Services monitors and reviews all claims.

You can combat fraud too

Report members misusing their membership cards.
Report providers you suspect involved in wrongdoing.

Fraud examples

Provider fraud: Services charged but not rendered, overservicing, submitting duplicated claims, inflating charges.

Member fraud: Member card abuse, misrepresentations on application forms.

Check it

We urge all members to check their monthly claims statements and to verify the claims information to ensure that all details are true and correct.

Report it

To report allegations or suspicions for investigation, contact us at fraud@libertyhealth.net or use our anonymous in-country fraud hotlines:

Lesotho T: 80022222	Malawi T: 4455
Namibia T: 80001124	Mozambique T: 800411411
Zambia T: 0211 350 377	Nigeria T: 23412717739
Uganda T: 0800200160	Tanzania T: 999
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