

IN HEALTH

ISSUE 8 | FEBRUARY/MARCH 2016

BACK ON THE HEALTH TRACK



A Liberty publication



JEWELS OF THE OCEAN

Fish is cheap, tasty and very good for you

RUN OR RIDE

The pros and cons of these two popular sports

COOL CONTACT

Making the most of your mails

Dear readers

A warm welcome to our first edition of *In Health* for 2016. The start of a new year is the perfect opportunity to take charge of your health and fitness. If one of your goals is to explore a new form of exercise or get fit quick, then be sure to read our article on foot versus pedal power, where we weigh up the benefits of running and cycling. A healthy diet should include at least two portions of fish a week. If you're trying to adopt healthier eating habits in 2016, be sure to try out one of our delicious fish recipes. We should be eating more fish, as it is packed with high-quality protein and vital nutrients. You probably spend many hours of your working day clearing your inbox, only to find it jam-packed the next morning. In this edition, we give you tips on the art of emailing to help make your communication more effective. On the last page of this newsletter, you will find our in-country contact details for our offices. Liberty Health currently provides industry-leading pan-African healthcare solutions to over one million lives across 16 African countries. Should you find yourself in need of assistance with healthcare solutions, wherever you may be, please contact us and we will try to help you. 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

In Health is published on behalf of Liberty Health by Bespoke Media (www.bespokemedia.co.za)
1 Park Road, Western Province Park, Epping, 7475 | 021 507 3200, info@bespokemedia.co.za
The views and opinions expressed by the independent authors and contributors to this publication are theirs alone, and do not necessarily reflect the views or opinions of Liberty Health Holdings or their employees. Liberty Health Holdings is an Authorised Financial Services Provider in terms of the FAIS Act. (licence no. 40425) Reg. No. 2007/022498/07

WORLD CANCER DAY

WORLD CANCER DAY took place on February 4 and saw the launch of a three-year campaign running under the tagline "We can. I can."

It explored how we, as a collective or as individuals, can do our part to reduce the global burden of cancer. Just as cancer affects everyone in different ways, all people have the power to take some sort of action to reduce the impact that cancer has on individuals, families and communities. February 4 was a chance to reflect on what you can do, and make a pledge to take action in the fight against a disease that kills more people on a global scale than AIDS, malaria and TB combined.

Research into the disease continues to make progress, but it is slow and a cure is still a long way off. In Africa, cancer is an emerging public health problem. Around 715,000 new cancer cases and 542,000 cancer deaths occurred in 2008 in Africa, according to the

International Agency for Research on Cancer. These numbers are projected to nearly double (1.28 million new cancer cases and 970,000 cancer deaths) by 2030. Cancer remains a leading cause of death worldwide, with approximately 14 million new cases and 8.2 million cancer-related deaths in 2012, according to the WHO. The number of new cases is expected to rise by about 70% over the next two decades. Worryingly, it is expected that by 2030 there will be 12 million cancer deaths per year, and the global costs of cancer will rise from an estimated US\$290 billion in 2010 to US\$458 billion. However, the fact remains that around one third of cancer deaths are preventable as they are due to the five leading behavioural and dietary risks – high body mass index, low fruit and vegetable intake, lack of physical activity, tobacco use and alcohol consumption. This is why education and awareness interventions such as February 4 are so vital.



SCIENCE SNIPPETS



THE ALL-CLEAR

There was some good news for the West African nation of Guinea at the end of last year. The United Nations' World Health Organization declared it to be free of Ebola. Guinea was home to the first case of the virus in the most recent and most deadly outbreak that went on to infect more than 28,000 people and kill more than 11,200. The West African nation is now in a 90-day period of heightened surveillance to make sure that any new cases are spotted quickly.



VITAL VITAMINS

There may be new hope for people suffering from the autoimmune disease, multiple sclerosis (MS). Scientists at the Johns Hopkins University School of Medicine in Baltimore believe that a daily high dose of vitamin D could help MS patients avoid devastating relapses in their condition. Their tests, published in *Neurology*, found that high doses of vitamin D3 was a safe and relatively cheap way to correct the body's hyperactive immune response, which translated into a reduced severity of the disease. More tests are needed to assess the safety and effectiveness of vitamin D as a treatment option.

DISEASE CONTROL

In the wake of the latest outbreak of Lassa fever, the Nigerian office of the Center for Disease Control and Prevention is focusing on awareness. The disease is transmitted to humans via contact with food or household items contaminated with rodent urine or faeces. The center recommends the following preventative measures:

- Avoid contact with rats and block hideouts
- Store food in rodent-proof containers
- Cook all foods thoroughly
- Wash your hands frequently
- Dispose of rubbish far from your home
- Keep your household clean
- Consider keeping cats.

MIRROR, MIRROR ON THE WALL

Simply putting a mirror in your dining room or kitchen could help you eat less, according to a new study from food psychologists at the University of Central Florida. Their research showed that mirrors could push people into comparing their behaviours with social standards of correctness. They found that people who watched themselves eat something unhealthy felt uncomfortable and that the food tasted less good. As a consequence, they ate less.

(Sources: dailymail.co.uk, sciencedaily.com, telegraph.co.uk, theguardian.com, wedmd.com)

KEY MESSAGES

WE CAN

- ✂ Inspire action, take action
- ✂ Prevent cancer
- ✂ Challenge perceptions
- ✂ Create healthy environments
- ✂ Improve access to cancer care
- ✂ Build a quality cancer workforce
- ✂ Mobilise our networks to drive progress
- ✂ Shape policy change
- ✂ Make the case for investing in cancer control
- ✂ Work together for increased impact

I CAN

- ✂ Make healthy lifestyle choices
- ✂ Understand that early detection saves lives
- ✂ Ask for support
- ✂ Support others
- ✂ Take control of my cancer journey
- ✂ Love, and be loved
- ✂ Be myself
- ✂ Return to work
- ✂ Share my story
- ✂ Speak out

LIBERTY HEALTH COVER ONCOLOGY BENEFIT

Liberty Health Cover offers extensive benefits for cancer treatment for both inpatient and outpatient care. The benefit is provided when patients are undergoing active cancer treatment, and then for a further 12-month period after active treatment when the patient is in remission. **The benefit covers the following:**

- Chemotherapy/oncology medication
- Radiotherapy
- Specialised radiology, such as CT scans, MRI scans and angiography
- Consultations
- Pathology
- Hospitalisation for in-patient cancer treatment.

(Sources: altiusdirectory.com, bjo.bmj.com, cancer.org, lepra.org.uk, who.int, worldcancerday.org)

SOMETHING FINE AND FISHY

Fish is an invaluable food, which combines a special combination of high-quality protein and vital nutrients.

Fish is an important food for over 400 million Africans. It's both affordable and relatively easily available. And yet, despite the high dependence on fish as a source of animal protein, its consumption in sub-Saharan Africa is the world's lowest. A healthy diet should include at least two portions of fish a week, including one of oily fish, according to the UK's National Health Service. Oily fish – such as salmon and fresh tuna – is particularly high in long-chain omega-3 fatty acids that play a role in heart health. In fact, studies have linked fish to a number of

health benefits. Apart from lowering the risk of cardiac deaths, these include assisting age-related eyesight degeneration, reducing the likelihood of developing rheumatoid arthritis, staving off asthma, protecting your skin and even improving your brainpower. Fish is delicious and versatile; it can be cooked in a number of different ways with a variety of other healthy ingredients. Note that steaming, baking and grilling are healthier options than frying, which increases the fat content. Here are two recipes from different parts of the African continent that are both tasty and healthy.

We found this recipe on KenyaCentral.news that originates from Zanzibar – **Mtuzi wa Samaki** (East African fish in coconut curry). It's a local treat. (Serves 4-6)

INGREDIENTS

1 kilo white fish fillets
3 tablespoons oil
1 onion, chopped or sliced
2 red or green peppers
6-8 cloves of garlic, minced
1 cup (240ml) tomatoes, seeded and chopped
1½ cups (350ml) coconut milk
2-3 teaspoons of garam masala or curry powder
1-2 tablespoons tamarind paste or lemon juice
Salt and pepper to taste

DIRECTIONS

Heat the oil in a large skillet or pot. Season the fish with salt and pepper and then sear on both sides and remove to a plate. Do not cook through.

Reduce the heat and add the onions and peppers. Sauté until the onion is translucent, then add the garlic and cook for another 1-2 minutes. Add the tomatoes, coconut milk, garam masala or curry powder, tamarind paste or lemon juice, and more salt and pepper. Bring to the boil, then simmer for 6-8 minutes. Add the fish, cover and simmer until it is cooked through (5-10 minutes).

Serve with rice, ugali, boiled potatoes, boiled cassava or chapati.

We also found this **North African fish soup** recipe on food.com. It's simple to make and delicious to eat. (Serves 6)

INGREDIENTS

2 tablespoons olive oil
1 large red onion, chopped
3 celery sticks, diced
3-4 garlic cloves, minced
1 teaspoon paprika
½ teaspoon turmeric
½ teaspoon ground coriander
6 cups (1.4 litres) chicken broth
700g firm white fish fillets
1 (400g) tin of diced tomatoes
2 large potatoes, peeled and diced small
2-3 saffron threads, crushed
1 bay leaf
Salt and pepper to taste

DIRECTIONS

Heat olive oil in a large pot. Sauté the onions, celery, garlic, paprika, turmeric and coriander until soft and fragrant. Add the broth, raw fish, tomatoes, potatoes, saffron and bay leaf. Bring to the boil and then simmer, stirring often, until the potatoes are tender and the fish flakes (about 15 minutes). Remove the bay leaf and add salt and pepper before serving.

FOOT VS PEDAL POWER

Running and cycling are both great forms of exercise, but can one be considered better than the other?

Getting back into shape requires commitment, but certain exercises can whip you into shape relatively quickly.

Running and cycling fall into this category. Even though they are not easy, you can gain great fitness benefits by working hard for a relatively short period of time.

They are also both easily accessible, which makes them popular. And, apart from the fitness aspect, both activities have a social element that can add further value for those who prefer company.

HERE'S HOW THEY DIFFER:

As far as **fitness** goes, both are good. However, you can keep going on your bike for longer because cycling is lower impact.

If you want to **build muscles**, cycling is preferable. It is good for the legs and backside as it works on the hamstrings, quads, calves and glutes. You'll need to work on your upper body separately.

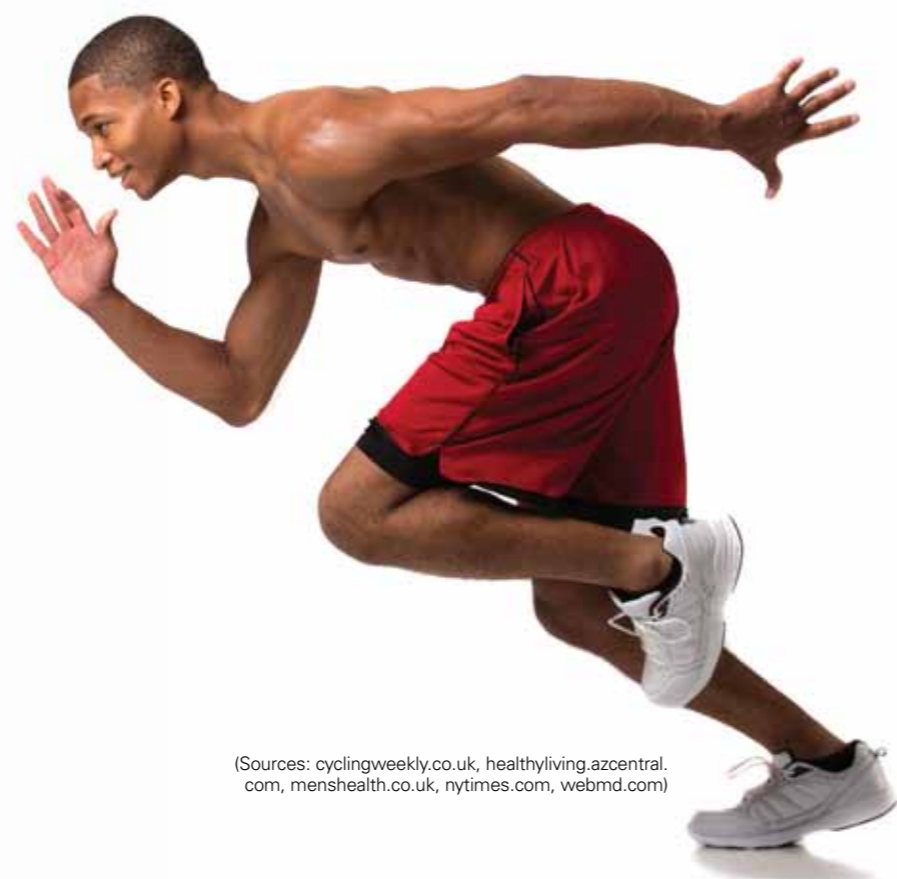
If your aim is to **reduce your gut**, running comes out on top. Both can dull your appetite if you are working hard. But you'll burn a lot more calories running than cycling. After all, you are sitting down when you cycle.

From an **injury** perspective, cycling is the winner. Admittedly, you will probably hurt yourself a lot more if you fall off your bike, but it doesn't happen that often. Running is much more likely to cause problems in the long term as you compress your vertebrae with every step you take. In contrast, cycling is a

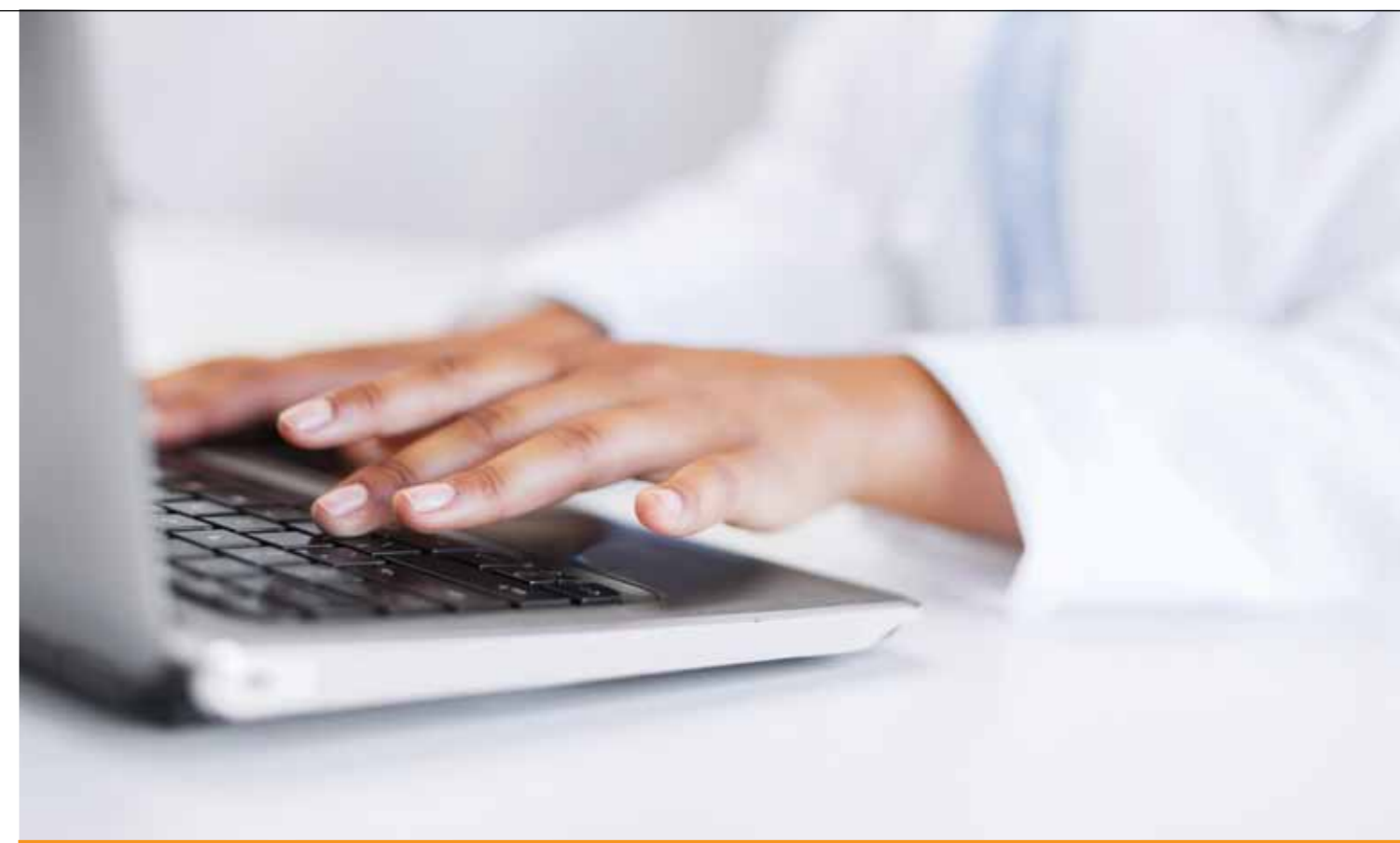
nonweight-bearing activity, so it is better for your knees and joints.

When comparing **equipment** requirements of both exercises, running takes the lead again. You can run virtually anywhere in any weather, and all you'll need is a good pair of running shoes. Cycling obviously requires a bicycle and a suitable place to hit the road or trail. This is not always possible in big, busy cities. Also, a good bicycle will cost you a lot more than a good pair of running shoes.

Cycling is probably a better choice for beginners but the best advice is to mix it up and do a bit of both. Cycling can bring strength and endurance to your running. And running can maintain your fitness when the weather is miserable or you just need a break from your bicycle. Ultimately, the decision will be a personal preference. The main challenge is actually getting out there and doing the exercise, whether it's via foot or pedal.



(Sources: cyclingweekly.co.uk, healthyliving.azcentral.com, menshealth.co.uk, nytimes.com, webmd.com)



THE ART OF EMAILING

Like it or not, a lot of business still gets done via email. Here are some tips to help make your communication more effective.

At the receiving end, it's easy to get annoyed by all those unknown emails. You probably spend many hours of your working day clearing your inbox, only to find it jam-packed the next morning. As a sender, it can be a disheartening business. You put yourself out there and often your mail is not read, opened or acknowledged. Certain practices can help both the sender and the receiver make the most of their emails.

Try to **make it easy** for people to respond and help you. You can do this by knowing exactly why you are writing the email and what information you want in return. After that, you can assess who needs to receive it and when. Don't send **unnecessary emails** or unnecessarily copy people in. Your email should be a specific call to action to specific people.

If you are making contact for the first time, focus your mail on the receiver, not on you. **Do some research** on the person and make it a bit personal so they can see you actually bothered to try and find out about them. Check sites like LinkedIn – you might find you share a common interest or went to the same university.

Do not ramble on. Don't try to be clever or mysterious, make the object of your email **concise and simple**. Sometimes it helps to bold or underline important items. Set a limit on your sentences – five at most. If it's too long, you are probably covering too many topics in one mail so try to narrow it down. Your **subject line** should also be short and sweet – and interesting. Sometimes it helps to use the receiver's first name in it.

Edit your email. Check your spelling and grammar and remove jargon and unnecessary words or sentences. Make it look good. Use only one font and

include a clear signature and contact details. Avoid a graphic as this looks like you have attached something. Do not type in capitals, as it looks messy and comes across as SHOUTING. If you are the recipient, do the decent thing and **acknowledge the email** in some way. This can be as simple as, "Got it" or "Will do." There is a fine line between following up and pestering. Do not bombard the person daily, but one or two gentle reminders asking if they have received the email will not hurt. If you need people to take you more seriously, perhaps drop the name of a boss or get him or her to countersign. Lastly, **timing is important**. Do not send your email at the end of a day, especially on a Friday. Your chances of a reply are greatly increased if people are at their desks and have time to read it.

(Sources: forbes.com, hbr.org, mnmlist.com, smallbiztrends.com)

LIBERTY HEALTH COVER

MINIMUM REQUIREMENTS FOR AN INVOICE

The following list of information is the minimum requirements that need to be on an invoice submitted to Liberty Health. If the information is missing from the invoice, the invoice will be rejected.



If the policyholder has paid cash for the service, please indicate this clearly on the invoice so the refund can be made to the policyholder.



Item	Compulsory Information	Explanation
1	Unique provider reference number	This number is a unique number for the invoice so that this invoice can be reconciled back to the provider's records.
2	Patient's full name	The full name and surname of the patient.
3	Patient's date of birth	The patient's date of birth.
4	Policyholder number	The policyholder number as it appears on the Liberty Health Cover card.
5	Dependant code	The patient's dependant code as it appears on the Liberty Health Cover card.
6	Main policyholder's details (first name, surname)	The main policyholder's name and surname as it appears on the Liberty Health Cover card.
7	Clinic/Provider name	Name of the clinic or provider where treatment was received.
8	Liberty Health provider number	Provider number assigned to the clinic/provider by Liberty Health.
9	Treatment date	The date the treatment was performed. If the treatment was received as an in-patient, the start and end date must be provided.
10	Diagnosis	Patient's diagnosis.
11	Details of treatment/usage	Items used and charges.
12	Total value of the invoice	The total amount charged for the claim.
13	Provider signature	Signature of the treating doctor.
14	Patient signature	Signature of the policyholder.
15	Provider stamp	Official stamp from the provider.

CONTACT US

Ghana
Med-X Health Systems
110 Ambassadorial Enclave, East Legon
P. O. Box CT 5426, Cantonments,
Accra, Ghana
T: +233 (0) 302 510 410/2
E: clientrelationsdepartment@medxhs.com

Kenya
Heritage Insurance Company Ltd
Liberty House (formerly CFC House)
Mamlaka Road, Nairobi, Kenya
T: +254 20 2783 000
+254 0711 039 000
+254 0734 101 000
E: healthcareundertakings@heritage.co.ke
Emergencies: +254 733 750 004
+254 728 111 002

Lesotho
Liberty Life Lesotho
Unit 39, Maseru Mall, Maseru, Lesotho
T: +266 223 14590

Malawi
MASM House, Lower Scalter Road,
Blantyre, Malawi
T: +265 1833 393
+265 1830 610
E: Malawi@libertyhealthblue.com
Emergencies: +265 993 921 957

Mauritius
Liberty Health C/O Health
& Travel Department
Swan Insurance Company Ltd
5th Floor, Swan Group Centre,
Intendance Street, Port Louis,
Mauritius
T: +230 212 2600/2900
E: Mauritius@libertyhealthblue.com

Mozambique
Emose Building, 25 Setembro Avenue
1383, 5th Floor, Office No. 507 & 508,
Maputo, Mozambique
T: +258 213 15522/3
+258 843 901 289
E: Mozambique@libertyhealthblue.com
Emergencies: +258 82 586 5665

Namibia
5th Floor, Office 5001, Maerua
Mall Office Park, Jan Jonker Road,
Windhoek, Namibia
T: +264 61 294 2662
E: info@libertyhealthblue.com

Nigeria
Total Health Trust, 2 Marconi Road,
Palmgrove Estate, Lagos, Nigeria
T: +234 01 460 7560
+234 01 448 2105
E: info@totalhealthtrust.com

South Africa
Liberty Health, Liberty Building
Estuary Precinct, Century Boulevard
Century City, 7441, Western Cape,
South Africa
T: +27 21 657 7740/2300
E: info@libertyhealthblue.com

Tanzania
Strategis Insurance (T) Limited
Plot 48 A, House No. 10, Mkadini
Street, Oyster Bay Area,
P. O. Box 7893
Dar es Salaam, Tanzania
T: +255 22 260 2570/4/9
E: insurance@strategistz.com

Uganda
Liberty Life, Mariba House, 3rd Floor,
Plot 17, Golf Course Road, Kololo,
Kampala, Uganda
T: +256 312 202 695
+256 414 231 983
E: Uganda@libertyhealthblue.com
Emergencies: +256 779 558 773
+256 772 578 323

Zambia
Kwacha Pension House
1st Floor, Stand 4604, Tito Road,
Rhodes Park, Lusaka, Zambia
T: +260 211 255 540/1
E: Zambia@libertyhealthblue.com
Emergencies: +260 950 397 863

Zimbabwe
Liberty Health, Eagle Insurance
Building, Cnr Jason Moyo & 4th Street,
Harare, Zimbabwe
T: +263 4707 172/3
+263 4797 504
E: Zimbabwe@libertyhealthblue.com
Emergencies: +263 777 766 999
+263 773 339 911