

# Wellness

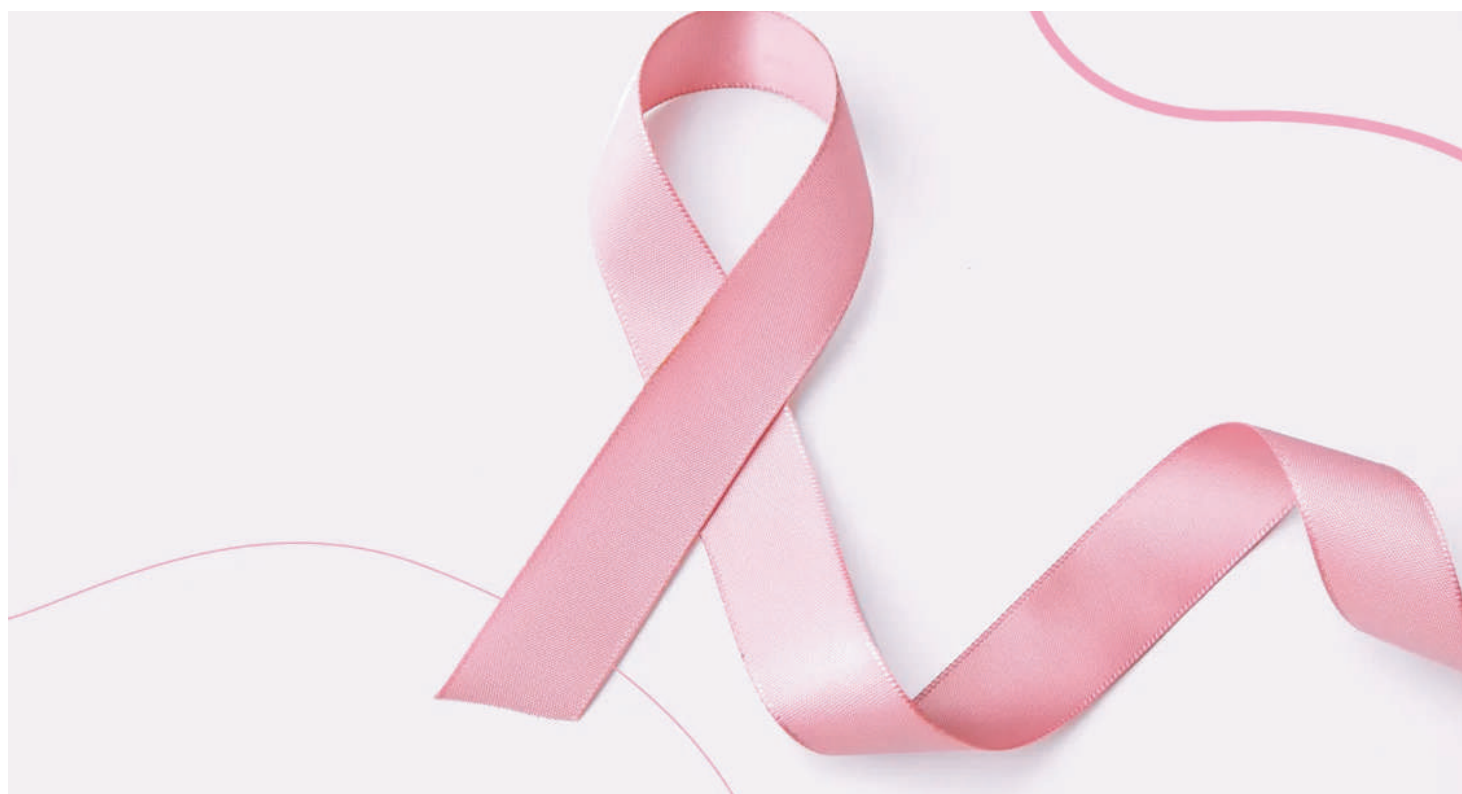
FIRST MUTUAL  
HEALTH

OCTOBER 2021

## Breast Cancer Awareness



- **Work Out in the Morning.**
- **Financial Planning Month.**
- **Rising above COVID-19.**



## Breast Cancer Awareness

The month of October is internationally recognised as Breast Cancer month, an annual campaign that seeks to create awareness, educate and give hope to those afflicted by breast cancer. This is a time to educate women, and men, on breast health, breast cancer prevention and ways in which an afflicted person can survive with breast cancer. Breast cancer can occur in both men and women even though it is most prevalent in women. Breast cancer is the most common invasive cancer in women and the second leading cause of cancer death in women after lung cancer. According to the World Health Organisation (WHO), in the year 2020, 2.3 million women were diagnosed with breast cancer, recording a total of 685 000 deaths. At the end of 2020, there were 7.8 million survivors, diagnosed with breast cancer in the past 5 years, making it the most prevalent cancer in the world.

### Causes of Breast Cancer

Breast cancer is a disease that is caused when cells grow out of control and divide more rapidly than other healthy cells and in turn begin to form lumps in the breast. Breast cancer most often begins with cells in the milk-producing ducts (invasive ductal carcinoma). Breast cancer may also begin in the glandular tissue called lobules (invasive lobular carcinoma) or in other cells or tissue within the breast.

### Risk factors

Breast cancer is caused by a complex

interaction of both genetic foundation and one's environment. There are, however, certain lifestyles, environmental and hormonal factors that can increase the risk of breast cancer. Research has shown that 5 to 10 percent of breast cancer are caused by gene mutations which are passed through generations of a family. A number of inherited mutated genes that can increase the likelihood of breast cancer have been identified. The most well-known are breast cancer gene 1 (BRCA1) and breast cancer gene 2 (BRCA2), both of which significantly increase the risk of both breast and ovarian cancer. Consider discussing the history of your family in terms of breast cancer, with your doctor. The following are some common risk factors associated with breast cancer:

- **Being female** – breast cancer is most prevalent in females. There are recorded cases of males who have developed breast cancer.
- **Age** - The risk of breast cancer increases with age. At 20 years, the chance of developing breast cancer in the next decade is 0.06%. By the age of 70 years, this figure goes up to 3.84%.
- **Family history of breast cancer** – Breast cancer can be genetic in nature. There is an increased risk of developing breast cancer if a family member has been diagnosed with breast cancer before.
- **Inherited genes that increase cancer risk** – there are certain gene mutations that increase the risk of breast cancer that can be passed from parents to their children. The most well-known gene mutations are referred to as BRCA1 and BRCA2. These genes can greatly increase your risk of breast cancer and other

cancers, but they don't make cancer inevitable. Obesity

- **Alcohol abuse**
- **Having your first child at an older age** – Having your first child after the age of 30 increases one's chance of having breast cancer.
- **Having never been pregnant** – Women who have never been pregnant have a higher chance of having breast cancer than women who have had multiple pregnancies.
- **Having your menstrual period at a younger age** – Commencing your period before the age of 12 can have an increased chance of having breast cancer.
- **Postmenopausal hormone therapy** - Women who take hormone therapy medications that combine estrogen and progesterone to treat the signs and symptoms of menopause have an increased risk of breast cancer. The risk of breast cancer decreases when women stop taking these medications.
- **Use of oral contraceptives** – Making use of oral contraceptives in the last 10 years increases the risk of breast cancer slightly.

### Signs, Symptoms & Complications

Early detection and breast examination can be done in order to ascertain whether someone has breast cancer or not. Breast cancer can also be symptom-free, which makes following national screening recommendations an important practice. The following are some of the symptoms that can point to a breast cancer diagnosis.

- A breast lump or thickening that feels different from the surrounding tissue
- Changes to the skin over the breast, such as dimpling



- Change in the size, shape or appearance of a breast
- A new and inverted nipple
- Redness of the skin of the breast
- Abnormal nipple discharge
- Pain in the armpits or breast that fails to change with the monthly cycle.
- Swollen lymph nodes in the neck or armpit

It is recommended to seek the doctor's opinion and diagnosis if you find a lump in your breast, even if the most recent mammogram was normal.

### Breast Cancer Diagnosis

Procedures and tests for breast cancer diagnosis include:

- **Breast examination** – The doctor checks both breasts and the lymph nodes in the armpit to feel for any lumps or abnormalities.
- **Mammogram** – This is an X-ray performed on the breast to screen for cancer. If any abnormality is detected during a mammogram, the doctor may recommend a diagnostic mammogram to further investigate that abnormality.
- **Breast Ultrasound** – An ultrasound uses sound waves to produce images of structures deep within the body and it can be used to determine whether a new breast lump is a solid mass or a fluid-filled cyst.
- **Biopsy** – This is the only definitive way of diagnosing breast cancer. The doctor removes a sample of breast cells for testing.
- **Breast magnetic resonance imaging (MRI)** – An MRI machine uses a magnet and radio waves to create pictures of the interior of your breast. Before a breast MRI, you receive an injection of dye.

### Breast Cancer Prevention

Breast cancer survival rates continue increasing and the number of deaths related to breast cancer are steadily declining and this owes to breast health, early detection and treatment options that are available.

- **Breast Screening** – Find out about undergoing breast cancer screening exams and tests, such as mammograms. Consult your doctor and discuss the cancer screenings that are ideal for you.
- **Breast self-exam** – Become familiar with your breast through self-examination and consult your doctor when you notice new unfamiliar changes such as lumps, change of nipple or change in skin texture. Self-examination does not prevent breast cancer but can lead to early detection.
- **Reduce alcohol intake** – Limit the amount of alcohol intake, if you choose to continue drinking.
- **Limit postmenopausal hormone therapy** – Some women experience bothersome signs and symptoms during menopause and, for these women, the increased risk of breast cancer may be acceptable in order to relieve menopause signs and symptoms. To reduce the risk of breast cancer, use the lowest dose of hormone therapy possible for the shortest amount of time.
- **Maintain a healthy weight** – It is important to eat right and choose a healthy diet to avoid obesity as it causes breast cancer. Women who eat a Mediterranean diet supplemented with extra-virgin olive oil and mixed

nuts may have a reduced risk of breast cancer. Research has proven that the Mediterranean diet is healthy as it focuses on plant-based food such as fruits and vegetables, legumes, whole grains and nuts. The Mediterranean diet is also rich in healthy fats that include olive oil, over butter and fish instead of red meat.

- **Exercise** – Try and exercise for at least 30 minutes on most days of the week.
- **Prolonged breastfeeding** – This has been proven to reduce breast cancer in women.
- **Preventive medications (chemoprevention)** – If your doctor has assessed your family history and has determined a high risk of having breast cancer, there are estrogen-blocking medications that can reduce the risk of breast cancer in women with a high risk of the disease. However, these medications can exhibit some side effects, so doctors reserve these medications for those who have a higher risk of breast cancer.
- **Preventive surgery** – Women with a very high risk of breast cancer may choose to have their healthy breasts surgically removed (prophylactic mastectomy). They may also choose to have their healthy ovaries removed (prophylactic oophorectomy) to reduce the risk of both breast cancer and ovarian cancer.

### Treatment

Treatment is always based on the type of breast cancer, the stage, grade and size as well as the overall health of the patient.

- **Surgery** – Surgery can come in the form of lumpectomy (removing the breast cancer), mastectomy (removing the entire breast), sentinel node biopsy (removing a limited number of lymph nodes to determine whether the cancer has spread to the lymph nodes or not).
- **Radiation therapy** – This type of therapy uses high powered beams of energy to kill cancer cells. Side effects of radiation include fatigue, swelling of breast tissue and sunburn like rash.
- **Chemotherapy** – This type of treatment makes use of drugs to destroy the fast-growing cancer cells. If your cancer has a high risk of returning or spreading to another part of your body, your doctor may recommend chemotherapy after surgery to decrease the chance that the cancer will recur. In some instances, chemotherapy is recommended before the patient goes through radiation therapy.
- **Hormone therapy** – This type of therapy is used to treat breast cancers that are sensitive to hormones. Doctors refer to these cancers as oestrogen receptor positive (ER positive) and progesterone receptor positive (PR positive) cancers.
- **Immunotherapy** – Immunotherapy uses the body's immune system to fight cancer. The body's disease-fighting immune system may not attack the cancer because the cancer cells produce proteins that blind the immune system cells. Immunotherapy works by interfering with that process.

*Reference  
Mayo Clinic*



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In support of  
**Breast  
Cancer**  
Awareness Month



# Virtual Pink Run

Run Dates:  
Sat 30- Sun31  
**OCT2021**

**5km, 10km**  
**21km, 42km**

Registration dates:  
8-31 October 2021  
Registration Fee: ZWL\$300

First 400 registrations to get free vests  
and top 400 runners get free medals

All proceeds go to the Cancer Association of Zimbabwe

Registration Link: <http://mobile.firstmutual.co.zw:8090/>

Contact Number: +263 77 278 8594, +263 71 976 8017.

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## Work Out in the Morning



When it comes to exercise, the best time of day to get in a workout session is one that you can do consistently. Everyone is different. The “right” time depends on factors like your preference, lifestyle, and body.

While there isn’t a one-size-fits-all answer, morning workouts do have some benefits. Let’s look at the potential perks of an early sweat session

A morning workout will benefit you all day – you’ll increase your metabolism, increase your energy and feel-good. An early morning walk is also one of the best exercises for a healthy life. It gives us a sense of happiness, calms our agitated nerves, and relaxes the mind, body and soul. The fresh oxygen that we often miss the cities may be easily obtained in the early hours of a morning. The freshness and mist that you feel in the early morning is certainly a luxury and pretty much exclusive too.

### Increased alertness

A morning workout may be a better match for your body’s hormonal fluctuations. Cortisol is a hormone that keeps you awake and alert. It’s often called the stress hormone, but it only causes problems when there’s too much or too little of it. Typically, cortisol increases in the morning and drops in the evening. It reaches its peak around 8 a.m. If you have a healthy circadian rhythm, your body might be more primed to exercise at this time.

### More overall energy

Regular exercise is excellent for boosting energy and reducing fatigue. When you work out, oxygen and nutrients travel to your heart and lungs. This improves your cardiovascular system, endurance, and overall stamina. By exercising early, you may feel more energised throughout the day.

### Better focus

Physical activity also improves focus and concentration, regardless of when you do it. But if you have trouble focusing during the day, a morning workout might be just the solution. A 2019 study published in the British Journal of Sports Medicine found that morning exercise improves attention, visual learning, and decision-making.

In the study, participants completed a round of 8-hour days of prolonged sitting with and without a 30-minute morning walk on the treadmill. On some days, they also took 3-minute walking breaks every 30 minutes.

The days with morning exercise were associated with better cognition throughout the day, especially when paired with regular breaks.

### Better mood

Physical activity is a natural remedy for stress. During exercise, your brain makes more endorphins, the “feel-good” neurotransmitters behind a runner’s high. It also doubles as a distraction from anxious thoughts. Morning exercise is a great way to start the day on the positive note. You’ll also feel a sense of accomplishment, giving you an optimistic outlook for the day.

### Appetite control

In general, exercise helps regulate your appetite by reducing ghrelin, the hunger hormone. It also increases satiety hormones, like peptide YY and glucagon-like peptide-1. However, working out in the morning may control your appetite even further.

In a 2012 study published in Medicine & Science in Sports & Exercise Trusted Source, 35 women walked on a treadmill for 45 minutes in the morning. Next, researchers measured the women’s brain waves as they viewed photos of flowers (the control) and food.

A week later, the process was repeated without morning exercise. The researchers found that the women’s brains had a stronger response to food photos when they didn’t exercise in the morning. This suggests that morning workouts may improve how your brain responds to food cues.

Increased overall activity

The perks of an early workout don’t stop in the morning. According to the same 2012 study in Medicine & Science in Sports & Exercise Trusted Source, morning exercise is associated with more movement throughout the day.

After walking for 45 minutes in the morning, the participants showed an increase in physical activity over the next 24 hours. If you’re trying to live a more active lifestyle, morning exercise may lend a hand.

### Blood glucose control

Physical activity is an important part of managing type 1 diabetes (T1DM). But for people with T1DM, it can be challenging to work out. Exercise poses the risk of hypoglycaemia, or low blood glucose. A 2015 study published in the Journal of Diabetes Science and Technology Trusted Source found that morning exercise lowers that risk. In the study, 35 adults with T1DM did two separate sessions of morning and afternoon treadmill workouts.

### Blood pressure management

Physical activity is one of the best ways to naturally control hypertension. But according to a small 2014 study published in Vascular Health and Risk Management Trusted Source, exercising in the morning may be the best move. Over three separate sessions, 20 pre-hypertensive adults exercised on a treadmill at 7 a.m., 1 p.m., and 7 p.m. The participants also wore a medical device to monitor their blood pressure response.

The researchers found that the most favourable blood pressure changes happened on the 7 a.m. workout days.

### Improved sleep

Getting an early workout might be just what you need to get a good night’s rest. The same 2014 study in Vascular Health and Risk Management Trusted Source demonstrated that adults got better sleep on the days they exercised at 7 a.m. After the morning workout, the participants spent more time in deep sleep and experienced fewer night time awakenings. It also took them less time to fall asleep.

Exercising outside in the morning offers even more sleep-related perks. Light exposure early in the day may help increase melatonin levels at night.

**Source:** [Healthline.com](https://www.healthline.com)





# Financial Planning Month

As First Mutual Health not only do we care for your health and wellness, we do care for your financial wellness as well! Did you know that October is Financial Planning Month and in this issue, let's discuss the crucial role financial advisors play in our day to day lives?

Most people believe financial planners are just investment advisors, but there are additional strategies they can provide to assist people's lives in regards to their financial situation. Here are some of the more important strategies financial planners can provide:

## Organise and manage finances

Many of us have complex financial lives, yet lack the time, expertise, discipline and objectivity to put our financial house in order. Financial planners can examine your overall net worth and financial situation, help you identify your life goals and objectives, and recommend strategies to help you towards achieving your goals.

## Marriage and children

A union of two people with independent financial lives can be complicated, particularly if there are conflicting financial personalities. It's critical to address such issues as insurance, tilting of assets and delegating money management duties to preserve and protect assets.

## Facing a financial crisis

The loss of a job, a serious illness, a legal problem or a natural disaster might prompt the seeking of financial advice.

## Career advice

Financial planners can advise you on the financial consequences of a career change, compensation or separation package, employee stock options and retirement plans such as deferred compensation just to name a few!

## Running a business

A financial planner can help with setting up a retirement and benefits plan for the owner and the employees, and, most often overlooked by owners, creating a realistic succession plan upon the business owner's retirement, death, disability, or decision to sell.

## Death of a spouse

All too frequently the surviving spouse hurriedly and under great stress makes critical long-term financial decisions involving insurance, investments and retirement plans. Rarely is there a more important

time for informed, independent and objective professional advice.

## Charitable giving

Families blessed with enough discretionary income and assets may want to make substantial donations to one or more favourite charities. There are many ways in which this can be done, some of which are tax deductible thus allowing you to leave more to your beneficiaries.

## Insurance review

A financial planner can analyse your insurance needs and look at options like disability income and long-term care in relation to overall financial circumstances and goals.

## Planning for retirement

Investment decisions are naturally a critical component of retirement planning. However, often overlooked is how to withdraw funds from your nest egg once you retire, and especially what kind of retirement you want to live. A financial planner can help you crystallise your retirement vision, then design a plan to help towards achieving that vision.

## Estate planning

While you need a lawyer to draft the documents utilised in estate planning, the financial planner can put those documents in the context of your financial circumstances and your vision of how you want your estate dispersed. Financial planners can discuss strategies for wills, living wills, power of attorney, life insurance, trusts and other estate planning issues for the distribution of wealth, in life and in death.

## In addition a Financial Advisor provides the following services:

- Check in with their clients periodically to discuss economic conditions and present "what if" scenarios.
- Help clients estimate their basic living expenses in retirement and discuss strategies for the distribution of assets following retirement.
- Propose asset allocation strategy adjustments aligned with your current risk tolerance and financial goals.

At First Mutual, we are happy to advise that we have a pool of financial advisors at your disposal. Please feel free to contact us for further information and assistance on financial planning and literacy on telephone +263 4 886000/17 | info@firstmutualwealth.co.zw WhatsApp 0778917309

## Sources:

<http://www.lfa-madison.com/p/the-role-of-a-financial-planner>

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# We help you **Go Beyond**

At First Mutual, when we say "Go beyond" we want you to see a world where your health is a priority because we know that your first wealth is health.

**Choose First Mutual for the wellness your life truly deserves.**







# Rising above COVID-19

As we continue to operate in this pandemic, as First Mutual Health we believe that we will rise above COVID-19 and there is hope for brighter days ahead with the vaccination programme aiming to reduce the number of casualties should one be infected with the Coronavirus.

There is no magic solution to putting an end to the pandemic, but we do have at our disposal a tool that brings with it a sense of hope — a vaccine!!

- The COVID-19 vaccine is reported to be 95% effective after getting the two doses and helps keep you from getting seriously ill even if you do get COVID-19.
- Get vaccinated regardless of whether you already had COVID-19. One study showed that unvaccinated people who already had COVID-19 are more than 2 times more likely than fully vaccinated people to get COVID-19 again.
- COVID-19 is still a threat to people who are unvaccinated. Some people who get COVID-19 can become severely ill, which could result in hospitalisation, and some people have ongoing health problems several weeks or even longer after getting infected. Even people who did not have symptoms when they were infected can have these ongoing health problems.
- Getting vaccinated yourself may also protect people around you, particularly people at increased risk for severe illness from COVID-19.
- You cannot get COVID-19 from the vaccine. There is not a live virus in the COVID-19 vaccine, meaning it is impossible to get the virus from the vaccine. Rather, the vaccine essentially has the ingredients and instructions our body needs to build a defence

mechanism against the virus — called antibodies — without ever coming in contact with the virus itself.

- Side effects from the COVID-19 vaccine are similar to other vaccines, like the flu shot or shingles vaccine. Commonly reported side effects associated with the vaccine include fever, fatigue and soreness around the injection site. These are perfectly normal, should only last for about 24-48 hours and are not a cause for concern. It is equally normal to have no side effects.

**Source:** *Centres for Disease Control (CDC)*



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To help minimise possible exposure to COVID-19 we encourage you to make use of our digital channels for queries and payments as listed below:

Ecocash Biller Code 32807

Telecash Biller Code 100012

#### Banks Transfers Details;

Bank: STANDARD CHARTERED  
Account name: FIRST MUTUAL HEALTH COMPANY  
Branch: AFRICA UNITY SQUARE  
Account Number: 0100206784000

Bank: FIRST CAPITAL BANK  
Account name: FIRST MUTUAL HEALTH COMPANY  
Branch: FCDA CENTRE (2157)  
Account Number: 1031434 Queries and Authorisations

Our contact centre will be available 7 days a week from 8am to 7pm. The contact center numbers are: 08677007432 and 0242 251 440

#### Claims Quotations

Claims quotations for authorisation may be emailed to: [claims1@firstmutualhealth.co.zw](mailto:claims1@firstmutualhealth.co.zw)  
Every effort will be made to respond to the emails within an hour.

#### Contribution Payments

The proof of payment should be emailed to [debtors@firstmutualhealth.co.zw](mailto:debtors@firstmutualhealth.co.zw)

#### General Enquiries

Enquiries may also be sent to [info@firstmutualhealth.co.zw](mailto:info@firstmutualhealth.co.zw)



We can **STOP** the Corona Virus