



WELLNESS

FIRST MUTUAL
HEALTH

DECEMBER 2021



- **Seasons Greetings.**
- **Financial Goals.**
- **Health & Wellness.**
- **Coronavirus (Omicron Variant)?**



Seasons Greetings



Dear members,

As the year 2021 draws to a close, I extend my heartfelt thanks to you, our valued members, for your support and entrusting us with the responsibility of looking after your health insurance over the years. A special thank you to members who joined us during the course of year. We assure you of our commitment serve you.

We take the opportunity to look back on a year that turned out much differently than anyone could have imagined as the COVID-19 pandemic is still with us and new variants developing unexpectedly. While it was certainly challenging in many ways, it also showed how strong we are as a company – even in the toughest of times. As First Mutual Health, we played our part in offering the COVID-19 vaccine through partnerships with municipalities at clinics and hospitals primarily in Harare, Bulawayo and Mutare to our valued clients and communities at large to compliment the vaccination programme by the Government of Zimbabwe.

Recently, the business through First Mutual Health Services, opened a clinic in Gweru clinic and this speaks to the rising need for medical care in the country particularly as the global pandemic continues to wage war against citizens. The business is continuing to grow and working on opening up more services including more clinics in other towns and ultimately hospitals in future.

The festive season is now upon us and it is a time of thanksgiving despite the challenges we may have faced. This time of the year is sometimes associated with excitement but we need to be wary of over spending and indulging which will result in stress at the beginning of the year!!

In December you are most likely to socialise more, spend more, eating more and if you find yourself in this category please make sure that you take extra care of yourself during this festive season. It is important to have a budget and with this you will be able to determine how much you can afford to spend and you need to stick to it. Keep track of your spending. Get receipts and monitor spending every end of day. Avoid impulsive spending. This means you do not spend money you do not have on things you do not need. Avoid 'January disease' and with this you will be managing your financial health!!

May the festive season bring a joyful end to the year, and may our service bring fulfillment to you our valued client in the coming year.

Healthy Regards

Stanford Sisya
Managing Director





Financial Goals



As First Mutual Health, not only do we care about your health wellness but we care about your financial wellness as well and we share financial goal nuggets below as we prepare for year 2022:

Saving money for a purchase is a tale as old as time. Whether you're an 8-year old wanting a new bike, a teenager wanting a new car or an adult seeking your first house, we all have experience trying to save up for something that right now, is financially out of reach. Firstly you need to set a specific financial goal. What is you want to achieve? How long will it take? What are the steps to achieving it? Once you've identified what's important to you, you need to figure out what is achievable in the short, mid-range and long term; develop a SMART (Specific, Measurable, Achievable, Relevant and Timely) strategy and a tight budget to achieve it; start saving and constantly monitor your success. That's a lot, but it's also achievable. Here's how.

What Are Financial Goals?

Financial goals are savings, investment or spending targets you hope to achieve over a set period of time. The stage of life you're in usually determines what type of goals you wish to achieve.

For example, if you're in college, it may be an easy short-term goal like saving for a new pair of shoes or something more challenging like saving for a car.

On the other hand, a person with a growing family would have a long-term goal of going from renting a home to owning one. Saving for a child's college education and saving for your own retirement are other popular financial goals.

Examples of Financial Goals.

Consider sticking to these 6 financial goals to help relieve yourself from debt:

- Make a budget and live by it
- Pay off credit card debt
- Saving an emergency fund
- Save for retirement
- Live below your means
- Develop skills to improve your income

The bottom line is everyone can do more and everyone should do more to plan for their financial future.

How to Set Financial Goals.

Here are six steps to setting financial goals.

1. Figure out what matters to you. Put everything, from the practical to a wish list on the table for inspection and weighing.
2. Sort out what's within reach, what will take a bit of time, and which must be part of a long-term strategy.
3. Apply a SMART- goal strategy. That is, make certain your ambitions are Specific, Measurable, Achievable, Relevant, and Timely. SMART.
4. Create a realistic budget. Get a strong handle on what's coming in and what's going out, then work it to address your goals. Use your budget to plug leaks in your financial ship.
5. With any luck, your tough, realistic, water-tight budget will show at

least a handful of leftover dollars. Whatever that amount is, have it automatically directed into a separate account designed to address the first couple of things on your list of priorities.

6. Monitor your progress. Make sure that you are hitting certain benchmarks. If not, take some time to re-evaluate what went wrong.

How to Achieve Your Financial Goals.

The best way to reach your financial goals is by making a plan that prioritises your goals.

When you examine your own goals, you'll discover that some are broad and far-reaching, while others are narrow in scope. Your goals can be separated into three categories of time:

1. Short-term financial goals take under one year to achieve. Examples may include taking a vacation, buying a new refrigerator or paying off a specific debt.
2. Mid-term financial goals can't be achieved right away but shouldn't take too many years to accomplish. Examples may include purchasing a car, finishing a degree or certification, or paying off your credit card debts.
3. Long-term financial goals (over five years) may take several years to accomplish and, as a result, require longer commitments and often more money. Examples might include buying or paying off a home, saving for a child's college education, or a comfortable retirement.

The goal-setting process involves deciding what goals you intend to reach; estimating the amount of money needed and other resources required; and planning how long you expect to take to reach each of your goals.

Develop a Goal Chart.

Developing a financial goals chart is a good way to begin this process. Here are the five steps you should follow to set up your goal chart:

1. Write down one personal financial goal. It should be specific, measurable, action-oriented, realistic and have a timeline.
2. Decide if your goal is short-term, mid-term, or long-term, and create a timeline for that goal. This may change at any time based on your situation.
3. Determine how much money you need to reach your goal and separate that amount by the month and/or year.
4. Think of all the ways you can reach that goal. Include saving, cutting expenses, earning extra money, or finding additional resources.
5. Decide which is the best combination of ways to reach your goal and write them down.

All of that might sound daunting, but it's best to set incremental goals. Prioritise, then achieve. After accomplishing some of the easier goals, you gain confidence in your decision making. That provides motivation to achieve the more difficult targets that require more time and discipline.

Source: incharge.org



Health & Wellness

Learning about health and wellness is one way to better understand your own health or the health of a loved one and help you reach your health and wellness goals. In the article we unpack the issue of blood pressure (BP).

When you hear about blood pressure, you may automatically think about high blood pressure. That's because high blood pressure is a condition that can cause many health problems, including heart attacks and strokes. Fortunately, there are ways to help prevent high blood pressure. Firstly, it may help to understand what is a normal blood pressure and what to watch out for when your blood pressure is higher than normal. It's even more important to go to the doctor and get your blood pressure checked regularly. Early detection can make all the difference in managing your blood pressure over time and prevent damage to the circulation and organs in your body. Let's learn more about blood pressure, how it works and how to stay on top of it.

What is blood pressure?

Blood pressure is the pressure of blood pushing against the walls of your arteries. Arteries carry blood from your heart to other parts of your body. Blood pressure levels may fluctuate in response to the needs of your body and to internal and external factors. The blood pressure is measured using two numbers:

- **Systolic pressure** (the top number): Measures the pressure in your arteries when your heart pumps the blood out into the circulation.
- **Diastolic pressure** (the bottom number): Measures the pressure in your arteries when your heart rests between beats.

What is normal blood pressure?

Typically, a normal blood pressure reading is 120/80 mmHg (millimetres of mercury) or less — read as "120 over 80." There are several blood pressure categories, ranging from normal to hypertensive crisis. Talk to your doctor to learn more about your personal health numbers. What is high blood pressure?

If you have high blood pressure (hypertension) that means your blood is pumping against your arteries at a high enough force to cause damage. That means your systolic and diastolic numbers are elevated higher than 120 over 80.

What causes high blood pressure?

There are two types of high blood pressure — primary and secondary — and their causes are different.

Primary high blood pressure (also called primary or essential hypertension) is the most common type. About 95% of the population is diagnosed with this type of high blood pressure. In this case, high blood pressure develops over time and there may be no specific cause identified. However, primary hypertension may be linked to the following factors:

- **Genetics and family history.** High blood pressure tends to run in families. Being aware of your family medical history is important for understanding your potential risk.
- **Older age.** The risk of high blood pressure increases as you age. High blood pressure is more common in men, but women are more likely to develop high blood pressure once they turn 65. In this scenario, it is more common to see an elevation of the top number (systolic blood pressure)
- **Lifestyle and diet.** If you have a family history of high blood pressure, factors such as high salt intake, obesity, diabetes or stress may trigger hypertension.



Secondary high blood pressure (also called secondary hypertension) may be due to specific reasons such as kidney problems, certain type of tumours, hormonal imbalances, aorta malformation, or medication side effects. When high blood pressure is detected by your doctor, they usually look for secondary reasons in case they can be corrected.

What are some tips to help prevent and control high blood pressure?

It's a good idea to form heart-healthy habits to help protect yourself against high blood pressure. Consider these lifestyle habits to help prevent and control high blood pressure.

- Eat a balanced diet.
- Maintain a healthy weight.
- Exercise regularly.
- Quit smoking.
- Manage your stress.
- Manage chronic conditions.
- Check your blood pressure regularly.
- In many cases, losing weight, exercising, relieving stress, and avoiding excessive salt intake is enough to control your blood pressure without the need for medications. If you are already taking medications for blood pressure, do not stop medications unless advised by your doctor.

When to see your doctor about high blood pressure.

If you're concerned, it's a good idea to talk to your doctor about your blood pressure. They can check for risk factors and offer ways to keep your blood pressure at a normal level. They may also recommend lifestyle changes or medication, in addition to healthy lifestyle habits. Be sure to talk through any possible side effects of the medications and decide if you're comfortable taking it.

Tips to prepare for a doctor visit:

You usually get your blood pressure checked at every doctor visit, so it's a good idea to:

- Avoid drinking coffee or smoking cigarettes for 30 minutes before the test.
- Take a bathroom break before. Having a full bladder can change your blood pressure reading.
- Sit for 5 minutes before the test. Movement can cause a short-term rise in blood pressure.

Questions to ask your doctor about blood pressure monitoring at home

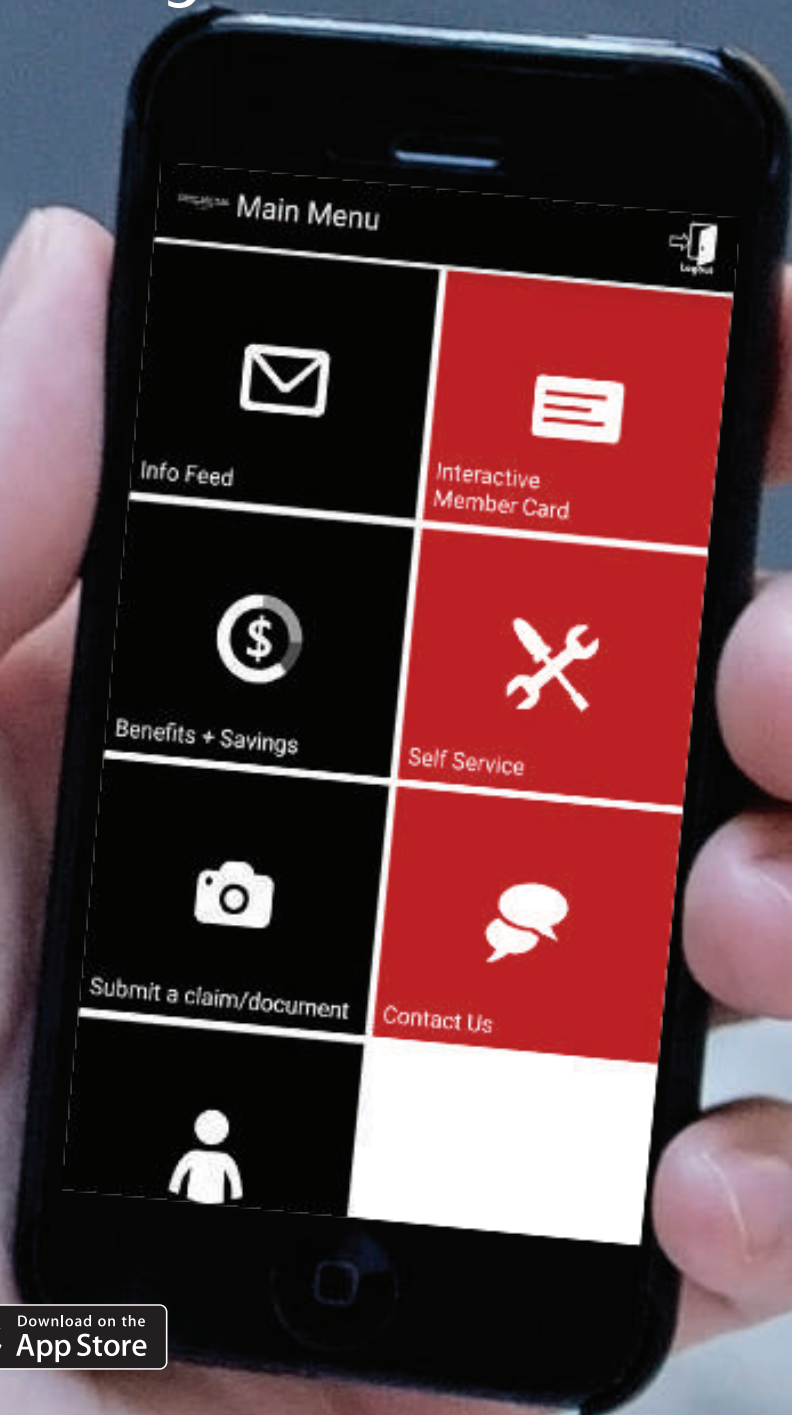
What is my target blood pressure?

- How often and at what time of day should I check my blood pressure?
- Are there blood pressure numbers I should tell you about right away?
- What lifestyle changes would you recommend for me?
- Is there a type of blood pressure monitor you recommend? Should I bring it to my doctor visits to check for accuracy?

Source: uhc.com



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OMICRON VARIANT

Coronavirus Omicron Variant

What is known about the Coronavirus Omicron Variant? Infection and Spread.

- How easily does Omicron spread? The Omicron variant likely will spread more easily than the original SARS-CoV-2 virus and how easily Omicron spreads compared to Delta remains unknown. CDC expects that anyone with Omicron infection can spread the virus to others, even if they are vaccinated or don't have symptoms.
- Will Omicron cause more severe illness? More data is needed to know if Omicron infections, and especially reinfections and breakthrough infections in people who are fully vaccinated, cause more severe illness or death than infection with other variants.
- Will vaccines work against Omicron? Current vaccines are expected to protect against severe illness, hospitalisations, and deaths due to infection with the Omicron variant. However, breakthrough infections in people who are fully vaccinated are likely to occur. With other variants, like Delta, vaccines have remained effective at preventing severe illness, hospitalisations, and death. The recent emergence of Omicron further emphasises the importance of vaccination and boosters.
- Will treatments work against Omicron? Scientists are working to determine how well existing treatments for COVID-19 work. Based on the changed genetic make-up of Omicron, some treatments are likely to remain effective while others may be less effective.

We have the Tools to Fight Omicron.

- **Vaccines** remain the best public health measure to protect people from COVID-19, slow transmission, and reduce the likelihood of new variants emerging. COVID-19 vaccines are highly effective at preventing severe illness, hospitalisations, and death. Scientists are currently investigating Omicron, including how protected fully vaccinated people will be against infection, hospitalisation, and death.

CDC recommends that everyone 5 years and older protect themselves from COVID-19 by getting fully vaccinated.

- **Masks** offer protection against all variants. CDC continues to recommend wearing a mask in public indoor settings in areas of substantial or high community transmission, regardless of vaccination status. CDC provides advice about masks for people who want to learn more about what type of mask is right for them depending on their circumstances.
- **Tests** can tell you if you are currently infected with COVID-19. Until we know more about the risk of Omicron, it is important to use all tools available to protect yourself and others. Visit your nearest health centre or doctor for more information.

Source: Centres for Diseases Control & Prevention (CDC)





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HEALTH

Go Beyond

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
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

General Enquiries

Enquiries may also be sent to info@firstmutualhealth.co.zw



We can **STOP** the Corona Virus