

**HEALTH &  
WELLNESS**

**FIRST MUTUAL**  
HEALTH

**Winter Fitness**

**Living with  
Chronic Illness**

**Celebrating  
Fathers**

As your health insurer of choice, in this newsletter edition, we have taken the liberty to discuss main issues regarding staying fit during winter.



# Stay Healthy and Fit During Winter!

Winter is a beautiful season but however, the shorter days and longer nights of the winter can be a challenge as various ailments can occur.

We are all susceptible to ailments during this season due to lowered immunity driven by the reduced humidity levels prevalent during winters and the inactivity of your body.

These winter days create several safety risks for us. Recognising and preventing those risks is key to good health. So, to enjoy this exciting aspect of winter you should be healthy and fit, and here are some tips to stay healthy during winter:

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### **Take care of your skin**

Cracked and dry skin can be annoying in winter. Cold weather results in damaged skin which is itchy and dry, along with cracked heels and chapped lips. Drinking a lot of water and using a good moisturiser can help you combat this problem. These moisturiser creams should be applied regularly for excellent results. A skincare routine in winter is very important to maintain your skin's texture. Ample hydration, winter creams and moisturising is a must and applies to both men and women.

### **Regular exercise**

Many people feel lethargic during winter days. It is very challenging to stick to your exercise plans because of the cold these days, but there are many other ways to stay active and warm. An exercise routine during winters is very important. It helps you stay warm, boosts the immune system and aids it to fight seasonal flus and colds. You can join a fitness class, lift weights, or a simple dance routine that can help to shed some calories. The most important component of an exercise program is finding something that you enjoy and consistency. If you're having fun, you will be more likely to stick with exercise

### **Eat a lot of proteins**

Protein is an essential nutrient to keep yourself healthy. Protein-rich foods can increase your energy levels throughout the day. Proteins help to build tissues, bones and also boost the metabolism of the body. Having plenty of meat, poultry food, dairy products, nuts, and seeds can provide you with proteins and also keep you warm.

### **Add omega-3 rich foods in the diet**

Omega-3 are healthy fatty acids that are found in various sources, particularly in fishes and plants. These healthy fats contribute to good eye health, skin health, work as an anti-inflammatory and reduce the joint pains and stiffness of joints in winter. They also provide softness to your skin in winter.

### **Eat more fibre**

Soluble fibres are commonly found in fruits, grains, vegetables, nuts, and seeds which are very helpful for the digestive tract. Fibre also helps to reduce your cholesterol levels that prevent obesity. These dietary fibres are excellent to boost your immunity and help to reduce inflammations.

### **Cut down carbohydrates from the diet**

Yes, carbs are necessary for your body in winters but up to certain limits. The cold season stimulates your carb cravings and comfort food. Why? Because this delicious food increases the serotonin levels that make you happier and increase your cravings. Eating carbs and sweets may cause obesity and other related problems.

### **Loads up on fruits and vegetables**

Fruits and vegetables are rich in various vitamins, antioxidants, minerals and fibres. They help to boost your immunity and protect you from different diseases. Spinach, kale, oranges, carrots, etc. are all delicious foods you can enjoy in winter. Loading up on immune-boosting foods, such as those rich in vitamin C, zinc, and iron, is most important for your immune system in winter. Without these protective barriers, your body may become susceptible to winter ailments.

### **Sound sleep**

Winter months provide perfect weather in which you can sleep for a longer time. An average adult requires 7-8 hours' sleep each day. During wintry days, you can change your sleep patterns to keep yourself healthy and warm. A proper amount of sleep helps the body fight against the cold and stay energetic throughout the day in winters. It helps keep the body's immune system, burn calories and eliminates stress hormones.

### **Get your flu shots on time**

Don't be afraid of needles, getting a flu shot before winter reduces your chances of getting affected by 50%. The ideal time to get it is just before the onset of winter, which is around May but it's never too late to get that shot!!.

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## Put your best foot forward

With the right partner, your employees don't have to be on the back foot of health and wellness.

Corporate plans designed **With you and For You**



## With you, for you

**FIRST MUTUAL HEALTH**

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# Living with Chronic Illness

Chronic disease is a condition that usually lasts for 3 months or longer and may get worse over time. Chronic diseases tend to occur in older adults and can usually be controlled but not cured. The most common types of chronic disease are cancer, heart disease, stroke, diabetes, and arthritis. Living with chronic illness can make you feel very alone. Learn about staying connected with people to help you cope with your illness.

## Talk with People who have the Same Illness

Sharing with and learning from people who have the same feelings as you can help you cope with your own illness.

- Find a support group for people who have the same chronic illness as you. Many organisations and hospitals run support groups. Ask your health care provider how to find one. Find an online group. There are online blogs and discussion groups about many topics, and you may find support this way.

## Tell Others about Your Chronic Illness

You may find it hard to tell others that you have a chronic illness. You may worry that they will not want to know about it or that they will judge you. You may feel embarrassed about your illness. These are normal feelings. Thinking about telling people can be harder than actually telling them.

People will react in different ways. They may be:

- **Surprised.**
- **Nervous.**

Some people might not know what to say, or they might worry they will say the wrong thing. Let them know that there is no right way to react and no perfect thing to say.

- **Helpful.**

They know someone else with the same illness so they are familiar with what is going on with you.

### **Tell Others about Your Chronic Illness**

You may look and feel fine most of the time. But at some point, you may feel ill or have less energy. You may not be able to work as hard, or you may need to take breaks for self-care. When this happens, you want people to know about your illness so they understand what is going on. Tell people about your illness to keep you safe. If you have a medical emergency, you want people to step in and help. For example:

- If you have epilepsy, your co-workers should know what to do if you have a seizure.
- If you have diabetes, they should know what the symptoms of low blood sugar are and what to do.

### **Get Help with Your Daily Tasks**

You may need help with your self-care tasks, getting to appointments, shopping, or household chores. Keep a list of people who you can ask for help. Learn to be comfortable accepting help when it is offered. Many people are happy to help and are glad to be asked.

If you do not know someone who can help you, ask your provider or social worker about different services that may be available in your area. You may be able to get meals delivered to your home, help from a home health aide, or other services.

### **Let People Help you**

There may be people in your life who want to help you take care of yourself. Let your loved ones and friends know how they can help you. Sometimes all you need is someone to talk to.

You may not always want people's help. You might not want their advice. Tell them as much as you feel comfortable sharing. Ask them to respect your privacy if you don't want to talk about it.

If you attend a support group, you may want to take family members, friends or others along. This can help them learn more about your illness and how to support you.

If you are involved in an online discussion group, you might want to show family or friends some of the postings to help them learn more.

If you live alone and do not know where to find support:

- Ask your provider for ideas about where you can find support.
- Find out if there are talks or classes about your illness in your area. Some hospitals and clinics may offer these. This can be a good way to meet others with the same illness.

Source: [MedlinePlus](#)

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PHARMACIES

# GWERU PHARMACY NOW OPEN!

Monday - Friday

Time: 8:00am - 6:00pm

Saturday

Time: 9:00am - 4:30pm



## With you, for you

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# 1 June 2022 CIRCULAR NO. 12/2022

Dear Client

## **REVIEW OF ZIMBABWE DOLLAR DENOMINATED MEDICAL BENEFITS AND CORRESPONDING CONTRIBUTIONS – 1 JULY 2022**

As a Funder, First Mutual Health's guiding objective is to ensure that our Members can access affordable health care in a convenient manner. This necessitates regular review of medical benefits to keep pace with the prices charged by medical service providers.

During the second quarter of 2022 and after the last review that we implemented on 1 March 2022, the cost of medical services has escalated considerably. This is because the majority of medical service providers peg the prices of their services to the movement in the ZWD/USD exchange rate. From the last benefits review date (1 March 2022) to 31 May, the ZWD has depreciated against the USD by about 120% on the Auction Market.

This sharp depreciation of the ZWD to the USD has resulted in a significant increase in the level of shortfalls incurred by members for some medical services. Due to the currently volatile exchange rates used by medical service providers to price their medical services,

First Mutual Health will be reviewing medical benefits and corresponding contributions more frequently than the customary quarterly reviews. This action is necessitated by the need to reduce the adverse impact of rising shortfalls on our Members.

We are sensitive to the fine balance required between maintaining a financially sustainable Fund and affordability to our members. In line with this objective, we will be reviewing both medical benefits and corresponding contributions effective 1 July 2022.

For any further information or clarification please contact our Client Relationship Management team on 08677 007432 / 08677008826 /0242 251440 or [info@firstmutualhealth.co.zw](mailto:info@firstmutualhealth.co.zw)

Healthy Regards

RUEBEN JAVA

CEO – Life & Health Cluster



# “WALK THE TALK, HEALTH FOR ALL”

First Mutual Health Services is “Walking the Talk” by bringing affordable healthcare services through its growing network of pharmacies and clinics.

Since its establishment in 2021 the organisation has managed to open two clinics and three pharmacies in Zimbabwe that are offering a shortfall free experience to medical aid members and affordable charges to cash patients.

### Our facilities are located in the following towns:

- **Harare Clinic:** 9 George Silundika, Ground Floor
- **Gweru Clinic:** 1 Lobengula Avenue, opposite Aviation Museum
- **Harare Pharmacy:** 3 Corner Building, Corner 2nd Street & Robert Mugabe
- **Gweru Pharmacy:** 7 Bahadur Centre, Main Street between Robert Mugabe & Lobengula Avenue
- **Bulawayo Pharmacy:** 93 Joshua Mqabuko Nkomo Street, First Mutual Centre, between 9th & 10th Avenue

### Our clinics offer the following services:

- General Consultations
- Minor Procedures
- All Medical Exams
- Vaccinations
- Day Care/Observations

### Our Pharmacies provide the following:

- Prescription Medication
- Over the Counter Drugs
- Health and Cosmetic Products

Put your best foot forward with a trusted brand and not be on the back foot of health and wellness.



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# HELLO JUNE!



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# Happy Father's Day

Father's Day is celebrated every year on the third Sunday of June in most parts of the world. This year Father's Day will be observed on 19 June 2022. The day is observed annually to recognise the contribution of fathers and their importance in the lives of their children. International Father's Day is all about honouring the joys of fatherhood and the bond share.

## History of Father's Day

As per reports, the celebration of Father's Day started in the United States (US). However, it is only in the last few years that it gained a lot of prominence in other countries as well. Reportedly, Father's Day was first proposed by Sonora Smart Dodd in the USA. She and her five siblings were raised by their father - civil war veteran William Jackson Smart. Considering her father's love and dedication to the family, she requested a day dedicated to fathers just like Mother's Day. The day was finally celebrated on the third Sunday of June.

The first Father's Day was celebrated on 19 June 1910. Later in 1972, President of the US Richard Nixon declared Father's Day as a national holiday. Father's Day is a celebration honouring fathers and celebrating fatherhood, paternal bonds, and the influence of fathers in society. Children buy their father's great gift and wish him on the day to make him feel special.

As First Mutual Health, we take this opportunity to thank you and appreciate the work you are doing in making sure that your families are taken care of and their health insurance is covered. Happy Father's Day!!