

**Common Illnesses During
Rainy Season**

How Medical Aid Works

**Importance of Leading
a Healthy Lifestyle**

November 2023

Common Illness caused During Rainy Season

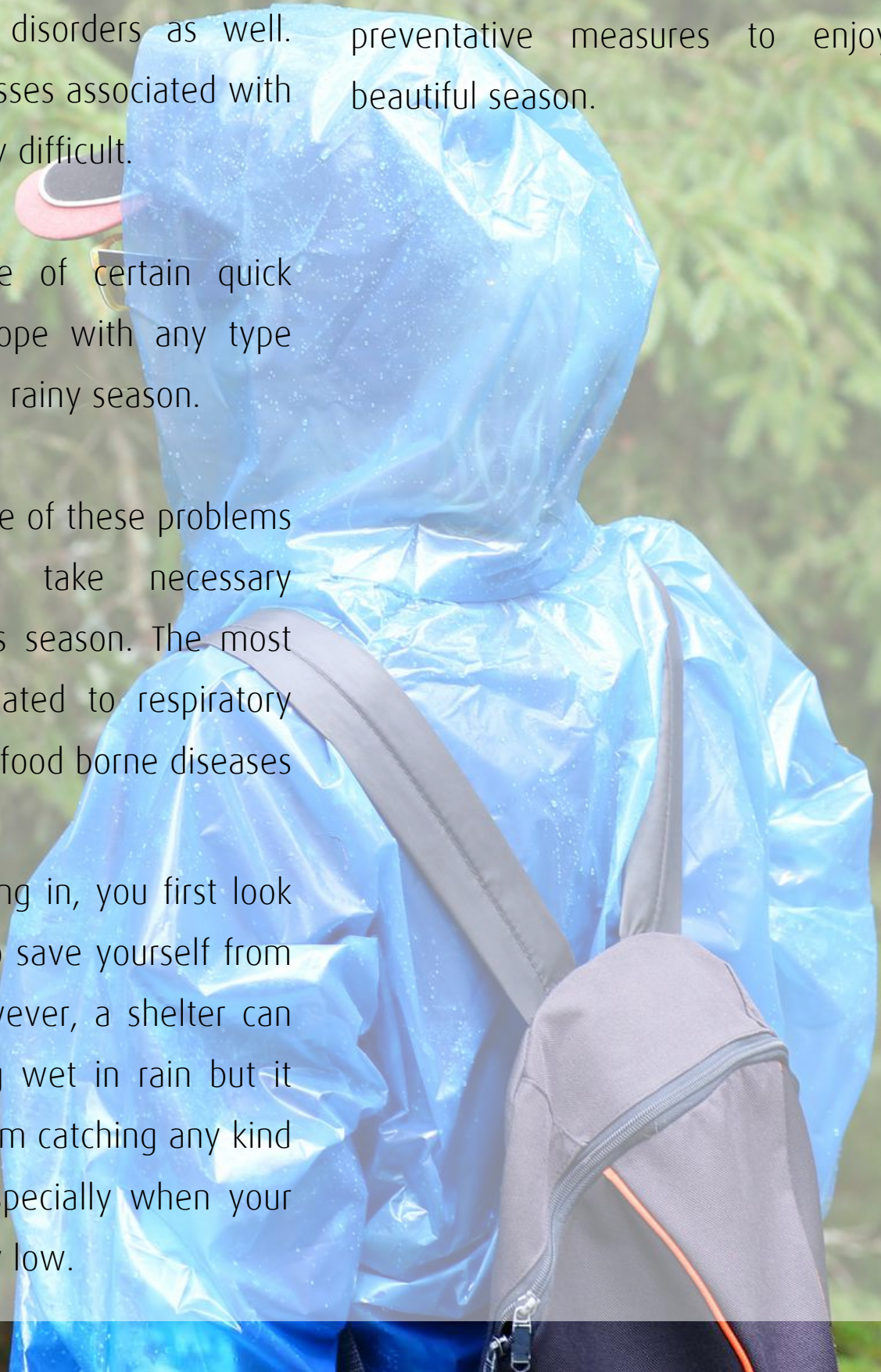
Rainy season brings lot of fun, greenery and cool climate with it. However, it also invites lot of health disorders as well. Dealing with such illnesses associated with rainy season is not very difficult.

You should be aware of certain quick remedies if you to cope with any type related illnesses due to rainy season.

People should be aware of these problems so that they can take necessary precautions during this season. The most common illness is related to respiratory system and water and food borne diseases cannot be overlooked.

When rain starts pouring in, you first look for a shelter and try to save yourself from getting drenched. However, a shelter can save you from getting wet in rain but it will not protect you from catching any kind of infection. This is especially when your immune system is very low.

In this newsletter edition, we share nuggets on the common illnesses and preventative measures to enjoy this beautiful season.



Common Illness caused During Rainy Season

Malaria

Malaria is a life-threatening disease caused by parasites that are transmitted to people through the bites of infected female Anopheles mosquitoes.

Common Cold

The common cold is a viral infection of your nose and throat (upper respiratory tract). It's usually harmless, although it might not feel that way. Many types of viruses can cause a common cold.

Cholera

Cholera is an acute diarrhoeal infection caused by ingestion of food or water contaminated with the bacterium *Vibrio cholerae*. Cholera remains a global threat to public health and an indicator of inequity and lack of social development.

Pneumonia

Pneumonia is an infection that inflames the air sacs in one or both lungs. The air sacs may fill with fluid or pus (purulent material), causing cough with phlegm or pus, fever, chills, and difficulty breathing.

Asthma

Asthma is a long-term condition affecting children and adults. The air passages in the lungs become narrow due to inflammation and tightening of the muscles around the small airways.

Precautions During Rainy Season

Keep Rain Gear With you Always

The most effective thing that you can do is to keep your rain gear always ready when you go out in rainy season. A raincoat with hooded jacket and waterproof shoes are the best items.

Vitamin C

Increasing the intake of Vitamin C either in natural form or as food supplement will help you drive away the cold virus faster. It is still a matter of debate among doctors whether Vitamin C is cure for cold. However, a healthy supply of this vitamin will activate your antibodies and reduce the severity of cold, undoubtedly.

Shower After Being Caught in Rain

Although it sounds very unusual because if you are drenched in rain, but taking a shower after you have been caught in rain will protect you from many infections.

Ensure that you dry yourself and wear dry and clean clothes, followed by a hot drink. This will help you from catching cold or save you from catching any kind of infection that can occur due to sudden change in the temperature of the body.

Drink Plenty of Water

Water intake may reduce naturally because of the sudden drop in the temperature of the environment. It is good to drink plenty of water and do not wait to get thirsty to drink water. This will help you drain toxins from your body.

Watch your food Intake

Try to eat nutritious food and avoid eating out during rainy season. Prepare meal with full precaution and maintain health and hygiene throughout the house.

Avoid Outside Food

Eating out should be avoided where possible. The unhygienic conditions and contaminated water used in making the food makes you vulnerable to a number of diseases such as stomach infections, Hepatitis A.

Keep your Home Clean

Make sure your home is well-ventilated and clean. If there are any leaks or damp areas in your home, repair them to avoid triggering asthma attacks and respiratory problems.

It is very important to keep yourself protected during the rainy season because you can catch infection frequently. It is always better to take precautions and be prepared whenever you go out of your home.

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How Medical Aid Works

The old adage your health is your wealth rings true in the quest to find the best medical aid. The selection of the appropriate medical aid cover can only be ensured by a keen understanding of how medical aid works. This article will de-mystify the inner workings of the medical aid industry to empower you to make the best decision for your family or business enterprise. The article will outline the following:

1. The decision criteria for selecting a medical aid and the joining process
2. The rationale of waiting periods
3. Premium payments
4. Accessing Healthcare Facilities
5. Claims Submission and Processing
6. Policy Updates and Renewals:
7. Terminating the account

Joining

The key decision factors for consideration for selecting a medical aid scheme from the various players on the market are one's affordability and healthcare needs.

Medical Aid providers have a variety of plans to match the financial circumstances and medical needs of a wide spectrum of prospective members. After making a choice, the one is required to complete application forms detailing with one's personal details and medical history. One may join a medical aid on an individual basis or under a corporate arrangement.

In line with common practice in the medical insurance industry there is a maximum age at joining and underwriting is done. This may include a medical examination or an assessment of medical history and a requirement to disclose pre-existing medical conditions. Once an application is approved, the medical aid issues a medical aid policy, and the individual becomes an official member with access to the selected plan's benefits.

Waiting Periods

Medical aids apply waiting periods on benefits which a member may access after a set time frame. The period a member has to wait to differ for individual and corporate policyholders.

These can vary by category of medical service – commonly known as discipline, such as maternity, optical, dental, or specialized services. Some waiting periods may be waived depending on the medical aid society policy or insurer's assessment of the risk posed by the member.

These waiting periods are communicated at the point of joining the medical aid. Understanding and evaluating these terms is crucial for making informed decisions about healthcare coverage

Premium Payments

Medical contributions are paid in advance and are usually paid on a monthly basis as defined in the policy. The contribution amount varies depending on the chosen plan and the medical aid's assessment of the member's risk.

It is critical that the member pay contributions in a timely manner to keep the policy active and ensuring uninterrupted access to healthcare services. In the event that a member fails to pay premiums in a timely manner the account is suspended and the member is unable to access services .

Most medical aids suspend accounts for non-payment on a monthly basis. In the case that payments are not made for a period of time, usually 3 months the policy lapses and the account is terminated. – that is cover is terminated. When the policy lapses, the member will need to renew their policy if they need cover and waiting periods may apply on re-joining.

Assessing Healthcare Services

After enrolling in a medical aid plan and payment of contributions, members will begin to access healthcare services as soon as applicable waiting periods end. Members are usually issued with a medical aid cards and have their finger prints enrolled biometrically to enable them to access services.

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Members are usually issued with a medical aid cards and have their finger prints enrolled biometrically to enable them to access services. These services may include doctor visits, hospital admissions, and buying prescription medications at the pharmacy using the medical aid card.

The extent of coverage for various services is typically outlined in the scheme rules and under each plan both in monetary terms and nature of services to be covered. The scheme rules are shared with members through their representatives – principal members and employers and individuals. Members may engage the medical aid provider to gain an understanding of the terms and conditions of their policy to ensure adherence.

Claims Submission and Processing

When a member receives medical services, a claim is submitted to their medical aid provider by the service provider.

In instances where members make an upfront cash payment to access health services a member may submit a claim form .This process generally involves providing documentation and receipts related to the services received which are either physically or electronically submitted to the medical aid provider.

The medical aid provider then reviews and processes the claim based on the scheme rules and benefit limits as per the member's plan. Depending on the plan, all of medical expenses, or there may be a shortfall.In most cases, the benefit limit is known at the point of seeking service and the member is required to pay the shortfall before the claim is submitted to the medical aid provider.

Where reimbursement is being done to the member, the claim is also processed based on the scheme tariffs and payment is directly to the member.

Policy Updates and Renewals

Medical aid policies are periodically reviewed in line with changes in the economic environment such as cost of medical services.]

The adjustments are also done to align with evolving healthcare needs and other factors. Regularly reviewing the policy ensures it still meets one's requirements. Members may make updates or changes to their policies, such as adding or removing dependents or upgrading/downgrading from one plan to another.

Similar to short term insurance, medical aid is regularly renewable, monthly through the payment of contributions and annually when full annual benefits that appear on the benefits schedule are reinstated by the medical society.

Termination

If a member wishes to terminate their medical aid plan, he or she will need to follow the provider's specific termination procedures. This usually involves providing written notice within a certain time frame and complying with any other requirements outlined in the policy.

Termination effectively closes the contract and ends the association with that particular medical aid provider. Some policies pay benefits on termination such as the balance in the member's savings account.

Conclusion

Following the outlining of the key aspects of how a medical aid works, it is critical to note the following

- The operation of medical aid involves a sequential process starting with the selection of a suitable plan, understanding waiting periods, and making regular premium payments.
- Access to healthcare services becomes possible once waiting periods have been served by the
- Claims are submitted and processed in accordance with the plan's rules, and policies can be updated and renewed as needed.
- Termination of a medical aid plan follows specific provider procedures, effectively closing the contract.

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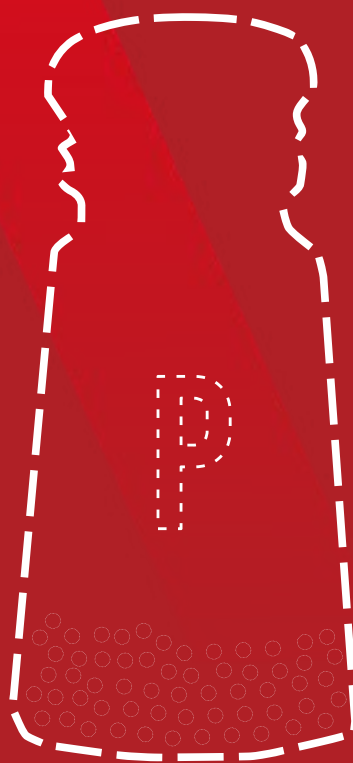
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Health and Wellness

Importance of leading a healthy lifestyle

Wellness is important for a variety of reasons, as it encompasses physical, mental and emotional well-being. Here are some key reasons why wellness is important:

Improved Quality of Life

Wellness practices help individuals lead healthier and more fulfilling lives. When you take care of your physical and mental health, you are more likely to have a higher quality of life, experience less illness and enjoy greater longevity.

Physical Health

Wellness practices such as regular exercise, a balanced diet and adequate sleep can help prevent chronic diseases like heart disease, diabetes and obesity. Maintaining physical wellness also enhances your immune system and overall energy levels.

Increased Energy and Vitality

Engaging in wellness practices can lead to higher levels of energy and vitality allowing you to enjoy life more fully and participate in the activities you love.

Mental Health

Prioritising mental wellness through practices like mindfulness, stress management and seeking support when needed can lead to reduced anxiety, depression and other mental health issues. It contributes to better cognitive functioning and emotional stability.

Emotional Wellbeing

Emotional wellness involves understanding and managing your emotions effectively. It can lead to healthier relationships, improved self-esteem and better decision-making skills. Emotional wellness allows you to cope with life's challenges more effectively.

Productivity and Performance

When you're physically and mentally well, you're more likely to perform well in your work or studies. Wellness practices can boost your focus, creativity and productivity leading to greater success in your endeavours.

Stress Reduction

Wellness activities such as meditation, yoga and relaxation techniques can help reduce stress. Chronic stress can have detrimental effects on your physical and mental health so managing it is crucial.

Preventative Healthcare

Focusing on wellness can help identify health issues early and prevent them from worsening. Regular check-ups and screenings are essential components of wellness that can catch potential problems before they become serious.

Longevity

Studies have shown that people who prioritise wellness tend to live longer, healthier lives. By taking care of your body and mind you increase your chances of a longer and more active lifespan.

Happiness And Well-being

Overall wellness contributes to a sense of happiness and well-being. When you feel good physically and mentally, you're more likely to experience a positive outlook on life and enjoy it to the fullest.

Living a healthy lifestyle such as eating healthy and avoiding junk will not only extend your life, rejuvenate your skin and hair but also improve your overall well-being. It will help you to feel better physically and mentally.

However, healthy habits are hard to develop and require changing of a mindset. But a strong willpower and target goal will help you to follow a healthy lifestyle. Most of us are suffering from certain health issues.

The most common health issues are overweight, mood swings, diseases, low stamina, and dull appearance. Healthy living plays an important role in overcoming all of these issues.

Importance of Health and Wellness

Below points will help you to understand the importance of health and wellness in an individual's life:

Weight Management

Regular exercises and healthy eating will help you to avoid excess weight gain. Being physically active is necessary to reach your weight loss targets, boost immunity system and increase your energy level.

You should do at least 150 minutes exercise every week to stay active and fit. Along with exercise, take a balanced or calorie managed diet. Right balance of carbs, fats and proteins boosts your energy level and keeps it going through your day.

Improve Mood

A healthy lifestyle will lead a relaxed mind and make you energetic throughout the day. Exercise and healthy eating also help you to improve your mood and boost your self-confidence. It will also help you to overcome your stress.

Prevent Diseases

Following a healthy lifestyle will help you to prevent certain diseases such as heart diseases, blood pressure, depression, body pain etc. Always start your day with a healthy breakfast. Regular exercise and balanced diet will not only increase your metabolic rate but also ultimately improved health condition.

Boost Energy

An unhealthy eating will cause a lethargic feeling. On the other hand, a balanced healthy diet will give fuel to your body to run all functions. A healthy diet includes whole grains, lean meats, low-fat dairy product, fruits and vegetables. A good combination of exercise and balanced diet gives you a good sleep and help you start a fresh and energetic day.

Improves Longevity

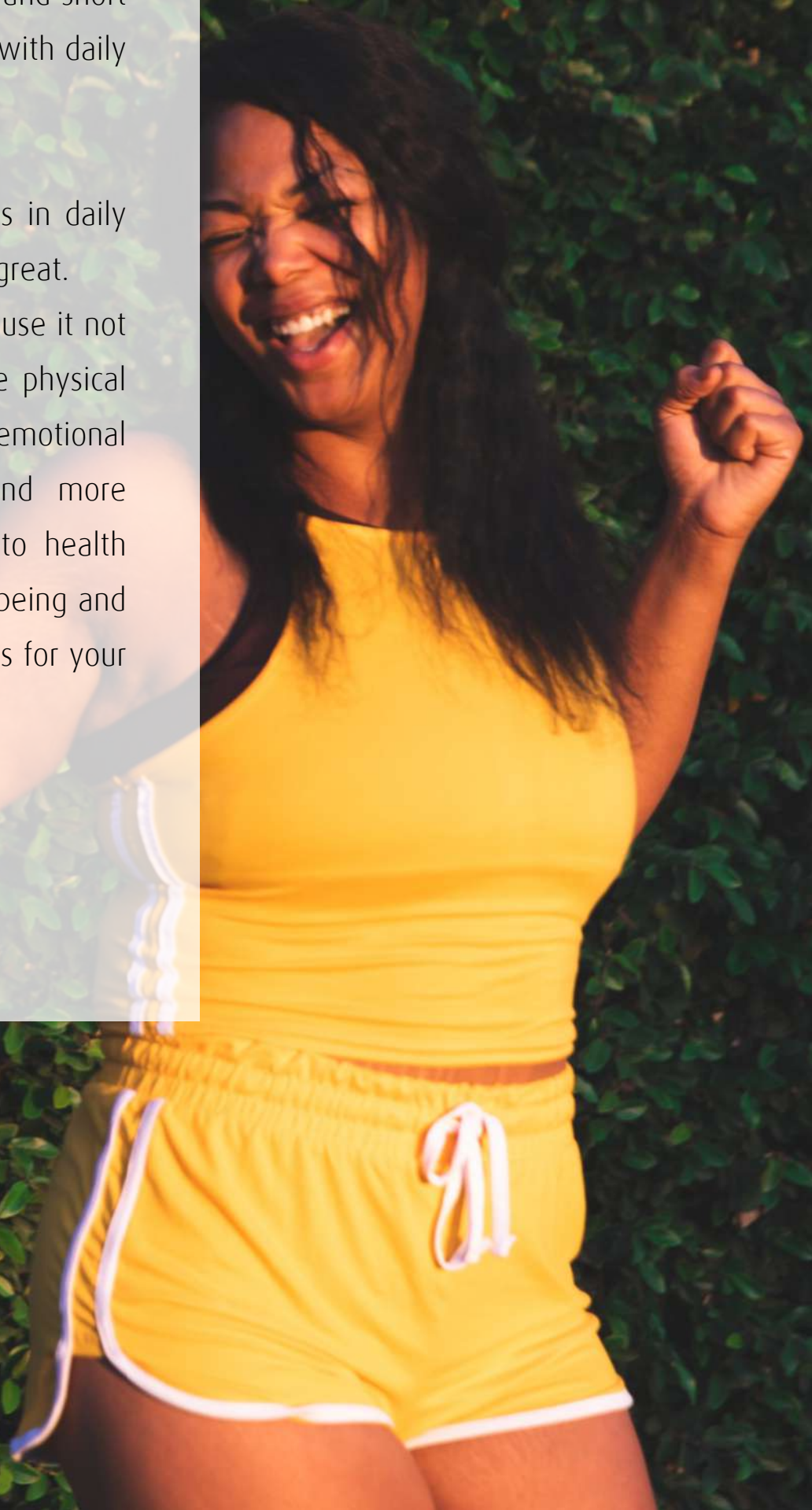
The other benefits of adopting a healthy lifestyle in daily routine will give you longer life, healthier and younger skin, nourished hairs, and overall wellbeing.

Regular exercise and balanced diet is a key to healthy lifestyle and availing all above benefits. For a healthy body, start with a simple and short five-minute walk. Gradually increase it with daily 30 minutes.

Although it's hard to adopt such habits in daily lifestyle yet a strong willpower can do great.

In summary wellness is important because it not only helps prevent illness and improve physical health but also enhances mental and emotional well-being, leading to a happier and more fulfilling life. It's a holistic approach to health that considers all aspects of your well-being and empowers you to make positive choices for your body and mind.

Source: <https://www.kent.com>





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Why Should I Serve Waiting Periods if I am Paying Contributions?

A waiting period is the period that you will have to wait from the date that your membership is activated, before you can access some of or all the benefits applicable to your membership.

In Zimbabwe, we typically have two types of waiting period:

1. Initial waiting period (also called the general waiting period).
2. Waiting period for specific diseases or conditions.

Waiting periods help mitigate the risk of adverse selection. Adverse selection is what happens when individuals with greater health service utilization are seen to tend to purchase insurance.

In extreme cases of adverse selection, individuals may apply for membership to a medical aid society only when they discover that they will need treatment in the near future.

Waiting periods help your medical aid society to discourage adverse selection and ensure fairness for all contributing members.

By managing the risk of adverse selection, your medical aid society can achieve efficiency and will be able to keep your monthly contributions low.

It is advisable to purchase health insurance well before you need healthcare, so that by the time you do, you will have served all your waiting periods.



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