



Newsletter

NOVEMBER 2009

Dear Member

With the holiday season around the corner, you might be planning a trip to an exotic location or simply to spend some time in the sun. In this issue you can read more about having fun in the sun. For those members who will be working during the holiday season there are some relaxation exercises that you can do at work.

The Trustees would like to thank you for your support during the year and for your role in ensuring the financial success of our Scheme. We will do our best to meet your expectations next year and wish you a healthy 2010.

- Relaxation exercises that work
- Fun in the sun
- Asthma
- ICD-10 codes
- Exercises to do at home
- Dentistry: A patient's rights

Relaxation exercises that work

Relaxation exercises will help you to ease tension and to relieve headaches, backaches and insomnia. It releases the body's own painkillers, called endorphins, into your system. It also helps you to gain a sense of emotional wellbeing and a feeling of being more in control.

Breathing

All relaxation exercises involve deep breathing. When you are under stress, your muscles tense and your breathing becomes shallow and rapid. One of the simplest ways to stop this stress response is to breathe deeply and slowly.

How deep breathing works

Most adults breath from the chest. Shallow breathing allows oxygen to be taken in with each breath. As a result, the blood is forced to move through the system quickly so that enough oxygen gets to the brain and organs. Take time to practice deep breathing each day. You can do this sitting or lying down, at work or at home.

- Begin by breathing through your nostrils. Inhale for five counts, silently saying the word "in". Concentrate on breathing deeply. Fill your lower abdomen with air.
- To the count of five, exhale slowly, silently saying the word "out" as you let the air escape through pursed lips.



>> Relaxation exercises that work (cont.)

- Repeat this exercise for about two minutes. Gradually you will be able to build up to ten counts or higher. Increase your relaxation by imagining a peaceful scene or breathing in fresh air or pleasant smells.

Progressive muscle relaxation

This exercise helps to ease tension and alleviate pain.

How to do it:

- Choose a quiet room and find a comfortable chair to sit in. If you want to, you could play soothing, relaxing music in the background.
- Rest your hands in your lap and your feet on the floor. Make yourself as comfortable as possible. Use extra cushions if need be or loosen any tight clothing.
- Take a deep breath, letting it out slowly.
- Extend one arm in front of you. Make a tight fist and tense the muscles as hard as you can. Hold for a count of five. Concentrate on how tense the hand feels.
- Relax your hand partly. Clench it again for a count of five. Notice and remember the difference in sensation between the clenched and unclenched muscles.
- Now release the tension completely, allowing your hand to feel completely relaxed. Take a deep breath and exhale slowly.
- Repeat this sequence for the other hand, then for your arms, shoulders, neck and facial muscles. Take deep breaths between each muscle group until the entire upper body is relaxed.
- Using the same routine of tensing and then relaxing muscles, go on to your stomach, buttocks, legs and feet.
- After tensing and relaxing your entire body, close your eyes and sit quietly for at least five minutes. Breathe deeply and concentrate on a pleasant thought or peaceful scene.
- It may seem that some muscles just do not want to relax. Be patient. It takes time to change bad habits. Spend a few extra minutes on those muscles each day. If it is your hands, flex and unflex the fingers and then try to relax the entire hand.

Fun in the sun

Summer time is here again and with it comes the hassle of having to go through the whole sunscreen routine at the beach. Rather be safe than sorry. Skin cancer is a reality and very prevalent here in south Africa.

- Slap on sunscreen: Put on plenty at least half an hour before going outside. Use sunscreen with a sun protection factor (SPF) of at least 30 and check that it protects against both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Wear sunscreen in all seasons - even on overcast days.
- Stay covered: If you swim, perspire or towel off, you need to reapply your sunscreen.
- Pucker up: Use a lip balm with sunscreen.
- Check the bottle: If you are on medication, check if it makes you photosensitive. If in doubt, ask your doctor or pharmacist.
- Be fashionably cool: Invest in a good pair of sunglasses. Check that they block UVA and UVB rays. Did you know that your eyes are ten times more sensitive to harmful UV rays than your skin?
- Get a hat: A huge, classic straw Panama number says as much about your sense of self-preservation as your sense of style. Pair it with a long-sleeved linen garment.
- Know your SPF: Use sunscreen with a sun protection factor

that's best for your skin type and intended time in the sun.

- Not just on your nose: Apply sunscreen to your ears, hands, feet, neck, the back of your arms and everywhere else that catches the sun without you realising it.
- Run for cover: If your shadow is shorter than you are, you're vulnerable to sunburn. Plan your outdoor activities for before 10:00 or after 16:00.
- Don't be fooled by reflection: The sun's harmful rays reflect off water, sand, snow and concrete. Apply sunscreen even when you are under a beach umbrella.
- Moisturise: Moisturisers with vitamin E and aloe can help replenish lost moisture. Ask a friend to help apply it.

Did you know?

You were born with one of the following skin types:

- Type 1: Always burns, rarely tans
- Type 2: Usually burns, sometimes tans
- Type 3: Sometimes burns, usually tans
- Type 4: Rarely burns, sometimes tans
- Type 5: Brown skin, very rarely burns
- Type 6: Black skin, virtually never burns

Asthma

What is asthma?

Asthma is one of the most common respiratory complaints in the world today. It affects one in twenty adults and one in ten children.

Asthma is a condition that affects the airways of the lungs, causing them to constrict when exposed to triggers such as cold, smoke or even due to infections of the upper airways. This results in the typical symptoms of wheezing, coughing, chest tightness and shortness of breath. The extent of the narrowing of the airways and how long each episode lasts can vary greatly.

What causes asthma?

The interaction of certain genes with environmental factors results in changes in the small airways of the lungs. The inflammation in the airways causes swelling of the muscle layer and increased sensitivity to allergens (triggers) with increased secretion of mucus. It is then more difficult for air to enter and exit the lungs. This leads to wheezing and breathlessness.

What starts an asthma attack?

Some common triggers include:

- inhaled allergens, i.e. dust, animal fur, pollens and smoke;
- respiratory infections, i.e. a viral cold or flu;

- sport and exercise;
- anxiety or emotional stress;
- certain drugs, i.e. anti-inflammatories such as aspirin, ibuprofen; and
- the menstrual cycle in women.

What are the common symptoms of an asthma attack?

- Coughing
- Wheezing
- Breathlessness
- Sensation of a “tight” chest

Each attack may last for a short while or persist for days or weeks unless treated. An attack may also develop gradually or rapidly. If you are unsure, consult a doctor.

How do we diagnose asthma?

Asthma is diagnosed based on the history of the symptoms, a clinical examination and tests of lung function.

Treatment of asthma

Asthma cannot be cured, but treatment usually works well to ease and prevent symptoms, allowing asthmatics to lead com-



pletely normal lives. The aim of treatment should be to make the airways as normal as possible so that there are minimal symptoms and as little disruption to ordinary life as possible. Asthma sufferers should be encouraged to avoid the triggers that cause their attacks and, most importantly, to take regular medication.

Medication is the main form of treatment for most people in managing asthma.

Most people with asthma are treated with inhalers. Inhalers deliver a small dose of the drug directly to the airways. The dose is enough to treat the airways, unlike tablets. The amount of drug that gets into the rest of your body is small, so side-effects are unlikely or minor.

Inhalers can be grouped into relievers and preventers:

- **A reliever inhaler** is used to ease symptoms. They are also called bronchodilators, as they dilate the airways. However, if you need a reliever inhaler more than three times a week to ease symptoms, a preventer inhaler is usually advised.
- **A preventer inhaler** is used every day to prevent symptoms from developing. It does not provide immediate relief from symptoms. It can take up to six weeks for maximum benefit.

Other important points to remember:

- It is vital to know how to use inhalers correctly. In some people symptoms persist simply because they do not use their inhaler properly and the drug from the inhaler does not get into the airways properly. The use of a spacer increases the amount of medication being delivered to the lungs.

- Consult a doctor or nurse if symptoms are not fully controlled, or if they are getting worse. Examples of this include:

- a night-time cough or wheeze becomes troublesome;
- sport is being affected by symptoms;
- peak flow readings are lower than normal; and
- a reliever inhaler is needed more often than usual.

An adjustment in inhaler timings or doses may control these symptoms.

- See a doctor urgently if severe symptoms develop that are not eased by a reliever inhaler. Emergency treatment with high dose reliever drugs and other treatments may be needed, sometimes in hospital. A severe asthma attack can be life threatening. If in doubt, always call a doctor.

Should you require any further information regarding asthma, please do not hesitate to contact a Qualsa Disease Risk Management case manager on 0861 888 109.



ICD-10 codes

The International Statistical Classification of Diseases and Related Health Problems (commonly known by the abbreviation ICD) is published by the World Health Organisation and provides codes to classify diseases and a wide variety of signs, symptoms, abnormal findings, complaints, social circumstances and external causes of injury or disease.

In terms of the Medical Schemes Act, all claims submitted to the Scheme must reflect the correct ICD-10 codes to qualify for payment. Claims that do not are rejected and must be resubmitted for payment once corrected.

What can I do to ensure that there is no delay in the payment of my accounts because of a problem with an ICD-10 code?

- Before you leave the doctor's rooms, check that your account has the correct ICD-10 codes on it. This will ensure that the Scheme processes the account correctly and pays it quickly.
- Make sure that your prescriptions, referral notes and any other supporting documents have the correct ICD-10 codes on them.
- Insist that there is a correct ICD-10 code on your account before you pay it in cash. This will ensure that there is no delay in the Scheme paying you back.



Exercises

to do at home

Unavoidably long hours spent sitting at your desk may cost you your health and wellbeing. Millions of people the world over leave their desks at the end of the working day with lower back pain, stiff shoulders, neck muscle spasm, eye strain and headaches. Many of us have good intentions and try our utmost to get to the gym or out cycling, running or walking in the evenings, but sometimes meet-

ings run over schedule and by the time we've negotiated the traffic, it is too late or we are simply too tired to be active.

There are exercises that you can do while in the privacy of your home and best of all is that you don't need any gym equipment.

Tone that tummy

If, in an effort to tone your tummy, you find stomach crunches too difficult and the abdominal equipment found in stores too time consuming, it doesn't mean that you should lay off abdominal exercises altogether. This tummy toner can be done while sitting at a table:

- While sitting in an upright position on your chair, tighten your abdominal muscles and breathe in.
- Hold this position for 10 seconds.
- Breathe out and release the abdominal muscles.
- Repeat this exercise 30 times.

Butt beautiful

So you've been blessed with a more-than-ample behind, but that is not your problem. Your problem is that your bottom is not as firm as it used to be. Try this exercise for toning and shaping your butt:

- Stand with your feet shoulder width apart, your back straight and your shoulders relaxed.
- Tighten your buttocks and breath in and push your hips somewhat forward.
- Hold for 10 seconds.

- After 10 seconds, release the tension in your buttocks and breath out.

- Do 20 to 30 repetitions of this exercise.

This is another great exercise for shaping your bottom:

- Stand with your legs shoulder width apart.
- Rest your hands lightly against a surface that is about chest level.
- Extend your one leg. Remember to keep the leg straight.
- Hold for about five seconds.
- Now slowly bring your leg back to the starting position.
- Alternate your legs.

Say good-bye to thunder thighs

Your once slim thighs are now a thing of the past, but the following exercise will help to strengthen your inner and outer thighs. Use an exercise mat when performing this exercise.

- Lie on your back, your arms at your sides and your palms down against the mat with your legs together. Inhale.
- Now exhale and pull your abdominal muscles up and in towards your spine (to help stabilise your lower back).
- Bring your right knee to your chest and then raise the leg in the air, at a 90 degree angle to the floor. Try to keep your leg as straight as possible, but if you can't keep your raised leg straight, bend the knee a little.
- Rotate your raised leg slightly so that your toes point away from the right side of your body.
- Keep your body, especially the backs of your hips, pressed to the floor.
- Make about 10 small circles in the air (in a clockwise direction) with your right foot.
- Now do 10 circles in the opposite direction.
- Bring your right knee back to your chest and then to the floor.
- Repeat this exercise with your left leg.

Dentistry: A patient's rights

Your teeth are a valuable asset and it is worthwhile investing in their care. It is, however, important that you are aware of your rights and obligations as a patient.

Irrespective of whether you are a private patient or belong to Metropolitan Medical Scheme, ultimately you are personally responsible for payment of dental services.

So how does this affect you and what can you do to ensure that you are getting a "fair deal"?

- Find a dentist you trust and with whom you feel comfortable and at ease.
- Don't be shy to ask what the dentist intends doing and how much it's going to cost, before treatment commences.
- If you are unsure about proposed treatment, for financial or other reasons, ask your dentist if there are alternative options.
- You are entitled to a written cost estimate. You may submit this to the Client Service Department to find out what benefits are allocated for the particular service.
- If you are still not sure, it is your right to go to another dentist for a second opinion on both the treatment and the cost. (You will naturally be expected to pay for the second opinion.) You may also request copies of your clinical records and x-rays, but could be required to pay a copying fee for these.

With this information, you will hopefully be able to make an informed decision about what you want and can afford for your personal dental treatment.

Source: The Dental Ombudsman

Important contact details

Address

Metropolitan Medical Scheme
PO Box 15716
Vlaeberg
8018

Client Service Department

Tel 0861 888 104 or 021 480 4414
Fax 021 480 4420
E-mail metromed@mhg.co.za
Internet www.metromed.co.za

Metropolitan Health Group/ KPMG Fraud Hotline

0800 200 564

Hospital pre-authorisation

0861 888 309 or 021 480 4923

Chronic medicine enquiries

0861 888 104 or 021 480 4414

Disease Risk Management

0861 888 109 or 021 480 4422

HIV & AIDS Risk Management

0861 888 300 or 021 480 4804

Employee Wellness Department (Wellness Centre)

021 940 5150 or employee@metropolitan.co.za

Members residing in the Cape Town area are encouraged to make use of the telephone numbers starting with "021" instead of "0861" as the former is more cost-effective for local callers.

Do you have suggestions for the newsletter?

If you have ideas for future articles, we would like to hear from you.

Send your e-mails to metromed@mhg.co.za and look out for our response in the next issue of our newsletter.