

THE HEALTH DIGEST

September, 2022



**ALLERGY
SEASON
AHEAD**



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SPRING ALLERGIES - PREVENTION AND MANAGEMENT

ALLERGIES & THEIR CAUSES

Allergies that occur in spring are known as spring allergies, hay fever, or allergic rhinitis. An allergy occurs when a person's immune system overreacts to an otherwise harmless substance, known as an allergen. When a person has an allergy, the body produces antibodies that travel to the cells that release histamine and other chemicals. Histamine causes swelling in the nose and eyes to stop allergens entering the body. Histamine also causes sneezing to remove allergens from the nose. The main cause of a spring allergy is the pollen that grows and reproduces during the season.

SPRING TIME



During spring, trees and grass begin releasing pollen into the air. When people inhale this pollen, it can trigger allergies. Allergies can come in two forms:

1. Seasonal: Symptoms occur in spring, summer, or fall and are usually due to pollen or mold spores.
2. Perennial: Symptoms occur all year round. Causes include dust mites, pet dander, mold, and cockroaches

TREATMENT FOR ALLERGIES



Medications are typically used to either alleviate the symptoms of seasonal allergies or temper the body's response to airborne allergens. Among the options:

1. Oral antihistamines

2. Nasal decongestants
3. Nasal steroid sprays,
4. Eye drops

HOW TO PREVENT THESE ALLERGIES

1. Start taking allergy meds early before your symptoms hit. That's because allergies are easier to prevent than treat.
2. Instead of a morning run, take a yoga or spin class. If you really don't want to give up your daily jog, wait until the afternoon or early evening when pollen counts tend to be lower.
3. Keeping your windows closed will prevent pollen and other outdoor allergens from getting into your home (Keep the windows up in your car too).
4. Keep your house clean since pollen easily sticks to upholstered fabric and carpets.
5. On days you've been outdoors, it's a smart idea to shower and shampoo your hair at night to wash off any pollen on your body. Be sure to wash your clothes too
6. Pollen counts tend to peak in the early morning hours and on windy days. Since spring allergies are most often due to pollen, it's wise to limit your time outdoors during these times to minimize your exposure.
7. Removing your shoes at the door after spending extended periods outdoors, prevents you from bringing pollen and other allergens into your home.

WHEN TO SEE THE DOCTOR



A person should see a doctor or an allergy specialist if they feel their quality of life is affected by their allergies. If a person has chronic sinus infections, headaches, difficulty breathing, or a persistent cough, they should see a specialist to discuss treatment.



Enjoy more sweet value from the CellMed Hospital Cash-Back benefit!

CellMed Premium USD plans now come with a Hospital Cash-back benefit, just to give you more sweet value.

How it works

- A claim pay-out is made when one is hospitalised for more than 48 hours
- A lump sum cash pay-out is done after one is discharged from hospital or after 30 days whichever is earlier.
- Pre-existing conditions are covered
- Benefits are paid out directly to member

Exclusions

- Pre-existing conditions and spinal conditions (this will be covered after a 12-month waiting period)
- Complications arising from abortion
- Effects of alcohol
- Hospitalisation because of or related to Diabetes and or Epilepsy
- Sexually Transmitted Disease or Aids (this will be covered after a 12-month waiting period)
- Mental or psychiatric illness
- Drug taken unless they followed the manufacturer's instructions, or a doctor prescribed it
- Drug they take for treating drug addiction
- Injury or illness while flying unless they were a paying passenger
- Accident that happens while driving any motor vehicle while the alcohol content in the blood or urine is over the legal limit
- Bodily injury suffered while directly involved in an illegal activity
- Dangerous situation got into on purpose
- Sport played or trained for as a professional, even if this is not a direct or main cause
- Accident directly caused by war

- Congenital defect (a problem they were born with)
- Cosmetic surgery, for example a skin graft of face-lift
- Use of explosives
- Sex change operation or similar procedure
- Any hospitalisation undertaken in nature, cure clinics, or hydro's or during periods of quarantine will not be covered

Waiting periods

- Immediate cover is provided for accidents
- 3 months waiting period for illness
- 6 months waiting period for surgeries
- 12 months waiting period for maternity benefits
- 12 months waiting period for pre-existing injuries and illness

Claiming Process

1. Notify CellMed Health Medical Fund of a claim, email on claims@cellinsurance.co.zw
2. Obtain and complete the form
3. Return the completed claim form attached together with confirmation of hospitalisation from doctor or the hospital and a copy of the patient's identification document
4. The claim will be assessed, processed, and payment made directly into the members' bank account within five (5) to fourteen (14) days from the date of submission of final assessor's report where liability is not in dispute.

Why you need the Hospital Cash-Back Plan

- Help with financial expenses incurred due to hospitalisation
- You can use it to access over the counter medication
- It can assist you with medical aid shortfalls
- You can spend the money as you wish

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DIGITAL PLATFORMS

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We would love to hear from you.



If you have any topics, questions or suggestions about what you would like to see in The Health Digest, email us at feedback@cellmed.co.zw or send us a WhatsApp message on +263 775 716 071