

IN HEALTH

Issue 15 | May/June 2017



RISKY BUSINESS

AFRICA'S RISING BLOOD PRESSURE



FOOD FOR THOUGHT
REDUCING HYPERTENSION



GIVE BLOOD
YOUR GREATEST GIFT



LONGEVITY
A LIFETIME OF HEALTH



A Liberty publication



LIBERTY

Welcome

Dear readers
Welcome to the latest edition of our
In Health communication.

Blood is the most precious gift you can give someone – it saves lives and improves health. World Blood Donor Day is held on June 14 to raise awareness of the importance of giving blood. On page 2, we debunk the myths of donating blood and bring you the facts.

Raised blood pressure affects 1.13 billion people worldwide. It is known as the silent killer, as it produces no symptoms and is often left untreated. A few simple figures could save your life, and on page 3 we look at what hypertension is and what your blood pressure numbers mean. Knowing these numbers and making a few simple lifestyle changes can have a major impact on your health (page 4).

Although the general principles of health are relevant at all times, there are some that are more important at certain stages of life. On page 6, we look at the food and health checks needed to ensure wellness across the ages.

Please feel free to share this newsletter and health insights with your family, friends and colleagues. You can access past editions on our website, libertyhealthblue.com.

If you have any suggestions or input for our communications, please contact us at inhealth@libertyhealthblue.com. We welcome your feedback.

The Liberty Health Cover team

In Health is published on behalf of Liberty Health by Bespoke Media (bespokemedia.co.za) 1 Park Road, Western Province Park, Epping, 7475 | 021 507 3200, info@bespokemedia.co.za.

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A THREAT TO DEVELOPMENT

No Tobacco Day is held on May 31 every year to highlight the health and other risks associated with tobacco use.

Tobacco control is considered as one of the most effective means to help achieve one of the United Nation's Sustainable Development Goals – reducing premature deaths from noncommunicable diseases by one-third globally by 2030. In addition to saving lives, comprehensive tobacco control also helps to contain the bad environmental effects of tobacco growing, manufacturing, trade and consumption.

This year's campaign aims to highlight the threats that the use of tobacco pose to the development of all countries. It also suggests measures for governments and the public to implement to promote health and development.

1.1 billion

people smoked tobacco in 2015

6 million

people die from tobacco use every year

80%

of premature deaths from tobacco occur in low- or middle-income countries

8 million

people will die from tobacco every year by 2030

4.3 million

hectares of land are used for growing tobacco

2 million

tonnes of solid waste is produced by tobacco manufacturing



African smoke

The prevalence of tobacco smoking appears to be declining worldwide, but it is increasing in the African region.

Although only 2% of cigarettes are smoked in Africa, 6% of smokers live here. Under current conditions, the American Cancer Society study projects that by 2060 Africa will have the second-most smokers of any region (behind Asia) with 14% of the world's smokers. By 2100 it projects Africa will be home to 21% of the world's smokers.

A Lancet Survey showed great disparity within the continent. Some African countries ranked among the world's lowest incidences of tobacco smoking, including Nigeria, Ghana, Ethiopia and Guinea. However, the continent also has some highest ranked smoker-countries, like Tunisia, Egypt and Libya. Mozambique's growth in cigarette consumption over the past 16 years was a shocking 220%. Mauritanian smokers consume around 41 cigarettes per day, which is the highest number in the world.

(Sources: cancer.org, mgafrica.com, who.int)



The good news is that WHO data suggests a significant increase of voluntary unpaid blood donations between 2008-2013 in low- and middle-income countries. And the highest of these increases was in the African region (85%).

Blood basics

Blood carries out several vital functions within our bodies. It takes nutrients and oxygen to our cells and removes waste. It also transports hormones and chemicals, and plays a role in regulating body temperature. It fights disease and repairs by clotting blood to stop bleeding.

Our blood is composed of cells and plasma. The cells include red blood cells, white blood cells and platelets. Red blood cells carry oxygen to the body's organs and tissues and white blood cells fight infections. The platelets help form clots to stop bleeding in case of a cut. The cells float in liquid plasma, which is mostly water but also contains nutrients, electrolytes, hormones and protein antibodies to fight infection.

Blood makes up about 7% of your body's weight. The average adult has about 4.5 to 5.5 litres of blood circulating inside his/her body. Newborn babies have about one cup of blood in their bodies.

THE GIFT OF LIFE

World Blood Donor Day is held on June 14 to raise awareness of the importance of giving blood.

Blood is the most precious gift you can give someone – it saves lives and improves health. Blood transfusion is needed for a number of things like:

- Women with pregnancy complications, such as ectopic pregnancies and haemorrhage before, during or after childbirth
- Children with severe anaemia often resulting from malaria or malnutrition
- People with severe trauma following violent incidents or natural disasters
- Many complex medical and surgical procedures
- Cancer patients
- Regular transfusions for people with conditions such as sickle cell disease
- Making products such as clotting factors for people with haemophilia.

Regular blood donations by healthy people are needed to make sure there is enough safe blood available at any given place or time. There is a constant need to donate because blood can only be stored for a limited time.

There are around 112.5 million blood donations collected globally every year, with half of those coming from high-income countries that serve only 19% of the world's population. About 65% of blood transfusions in low-income countries are given to children under the age of five. In contrast, 76% of all

transfusions are given to those over 65 in high-income countries.

Safety is a big issue. In 2013, 73%, or 122 out of 167 countries, had a national blood policy, and 65%, or 108 out of 167 countries, had specific legislation covering the safety and quality of blood transfusion.

Donation myths and facts

Myth: HIV or other infections can be contracted from donating blood.

Fact: Donations are conducted in sterile conditions. A new needle is used for each donation and is then properly discarded.

Myth: Giving blood is time consuming.

Fact: The actual donation takes about 10 minutes, but the whole process should not take more than an hour or so overall and could save a life.

Myth: Giving blood hurts.

Fact: It's only a needle prick, and perhaps an ache in that spot for a short time after.

Myth: The body has a limited supply of blood so it's unhealthy to give some away.

Fact: Only about 350-450ml of blood is taken, and the body makes new blood after donation.

Myth: Older people should not donate.
Fact: Anyone up to the age of 60 who is fit and healthy can give blood.

Myth: Your health suffers after donating.
Fact: If you are healthy before donating, you'll be back on track in a day or two. Lost fluids can be replaced in a couple of hours if you drink enough, and you can resume exercise the next day.

Myth: You cannot be a donor if you take medication.

Fact: It depends on what medication you are taking. Check with the person in charge.

Myth: Blood can be manufactured when more is needed.

Fact: There is no substitute. Blood can only come from healthy human beings.

(Sources: bloodconnect.org, givingblood.org, who.int, wonderopolis.org)



THE SILENT KILLER

Hypertension is a serious health problem that produces no symptoms and is often left untreated for years.

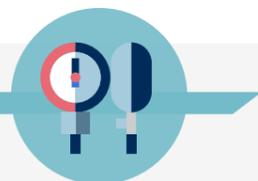
Raised blood pressure affects 1.13 billion people worldwide, according to the World Health Organization (WHO), and is estimated to cause 7.5 million deaths annually, about 12.8% of the total of all deaths.

It's not surprising then that WHO rates hypertension as one of the most important causes of premature death worldwide, especially since the problem is growing. In 2025 it is estimated there will be 1.56 billion adults living with high blood pressure. High blood pressure was considered to be a disease of the wealthy until about 20 years

ago, but now the average blood pressures are higher in Africa than in Europe and USA. Hypertension is the number one risk factor for cardiovascular disease (CVD) in Africa, and CVD is one of the top causes of death in sub-Saharan Africa in adults over the age of 30.

Globally, low- and middle-income countries bear 80% of the world's death burden from CVD. One of the strongest drivers is undiagnosed and untreated hypertension, which affects nearly one in two Africans over the age of 25 – the highest rate of any continent in the world.

THE NUMBERS



Blood pressure is recorded with two numbers. The systolic pressure (higher number) is the force at which your heart pumps blood around your body. The diastolic pressure (lower number) is the resistance to the blood flow in the blood vessels. They are both measured in millimetres of mercury (mmHg).

The World Hypertension League uses the following general guide:

- **HIGH BLOOD PRESSURE** is considered to be 140/90mmHg or higher
- **IDEAL BLOOD PRESSURE** is considered to be between 90/60mmHg and 120/80mmHg
- **LOW BLOOD PRESSURE** is considered to be 90/60mmHg or lower
- **YOU ARE AT RISK OF HIGH BLOOD PRESSURE** if you have a blood pressure reading between 120/80mmHg and 140/90mmHg.

WHAT IS HYPERTENSION?

Blood pressure is determined both by the amount of blood your heart pumps and the amount of resistance to blood flow in your arteries. The more blood your heart pumps and the narrower your arteries, the higher your blood pressure.

Over time, high blood pressure causes blood vessel damage that can lead to increased risk of a number of serious and potentially life-threatening conditions.

These include:

- Heart disease
- Heart attacks
- Strokes
- Heart failure
- Peripheral arterial disease
- Aortic aneurysms
- Kidney disease
- Vascular dementia.

Warning signs

You're at an increased risk of high blood pressure if:

- You are over the age of 65
- You are overweight
- You have a family history of high blood pressure
- You are African or Caribbean
- You engage in poor lifestyle habits such as a bad diet, little exercise, excessive drinking and smoking.
- You are overstressed.

Action plan

The only way to know if you have high blood pressure is to have a blood pressure test.

If you are not genetically predisposed to hypertension, you can decrease your chances of developing high blood pressure, or reduce it if it is already high, by making some simple lifestyle changes:

- Give up smoking
- Exercise regularly
- Cut back on the amount of salt in your diet
- Lose weight
- Reduce your alcohol and caffeine intake
- Get enough sleep.

UNDER PRESSURE

Research suggests a diet low in sodium and rich in potassium, calcium and magnesium may help prevent or normalise hypertension.

A special eating plan known as the Dietary Approaches to Stop Hypertension, or DASH, was developed by the US National Institutes of Health to lower blood pressure without medication. Researchers came up with a plan rich in fruits, vegetables, whole grains, fish, poultry, nuts, legumes and low-fat dairy. The diet works on lowering blood pressure due to a reduction in the amount of salt and sugar.

It cuts out things like desserts, sweetened beverages, fats, red and processed meats.

Fruits and vegetables are high in potassium, magnesium, and fibre, and they're low in sodium. The following are considered particularly good in the fight against high blood pressure:

FRUITS



Kiwifruit

One kiwifruit provides **2% of the calcium, 7% of the magnesium, and 9% of the potassium** you need every day.

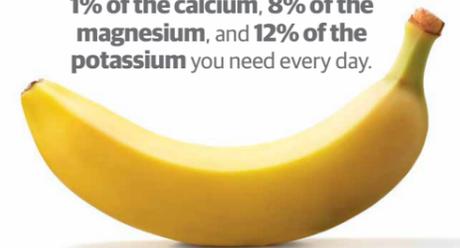


Peaches and nectarines

One medium peach or nectarine provides **1% of the calcium, 3% of the magnesium, and 8% of the potassium** you need every day.

Bananas

One medium banana provides **1% of the calcium, 8% of the magnesium, and 12% of the potassium** you need every day.



Avocado

One-half of an avocado provides **1% of the calcium, 5% of the magnesium, and 10% of the potassium** you need every day.



VEGETABLES



Kale

One cup of kale, raw or cooked, provides **9% of the calcium, 6% of the magnesium, and 9% of the potassium** you need every day. Other leafy greens you can alternate include romaine lettuce, turnip greens, collard greens, and spinach.

TOP TIPS

1. Reduce sodium in your diet

We need sodium to keep our body fluids at the right concentration and for muscle and nerve activity. Our main source comes from salt (sodium chloride) but many of us eat much more than we need. Salt is often "hidden" in foods such as bread, breakfast cereals, soups and even sweet things like biscuits. Just a small reduction in the sodium in your diet can reduce blood pressure. The effects vary but generally you should limit sodium to less than 2,300 milligrams a day or less.

2. Boost potassium

Potassium can decrease the effects of sodium on blood pressure.

3. Cut down on processed foods

Only a small amount of sodium occurs naturally in foods. Most sodium is added during processing. Avoid adding too much salt to your food and try using herbs and spices for flavour instead.

4. Shop smart

Read food labels and choose low-sodium alternatives. A high salt content is more than 1.5g per 100g serving.

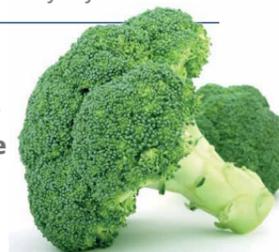


Red peppers

One cup of raw red peppers provides **1% of the calcium, 4% of the magnesium, and 9% of the potassium** you need every day.

Broccoli

One cup of cooked broccoli provides **6% of the calcium, 8% of the magnesium, and 14% of the potassium** you need every day.



Sweet potato

One medium sweet potato with the skin provides **4% of the calcium, 8% of the magnesium, and 15% of the potassium** (10% without the skin) you need every day. Potatoes are also high in potassium, magnesium and fibre.



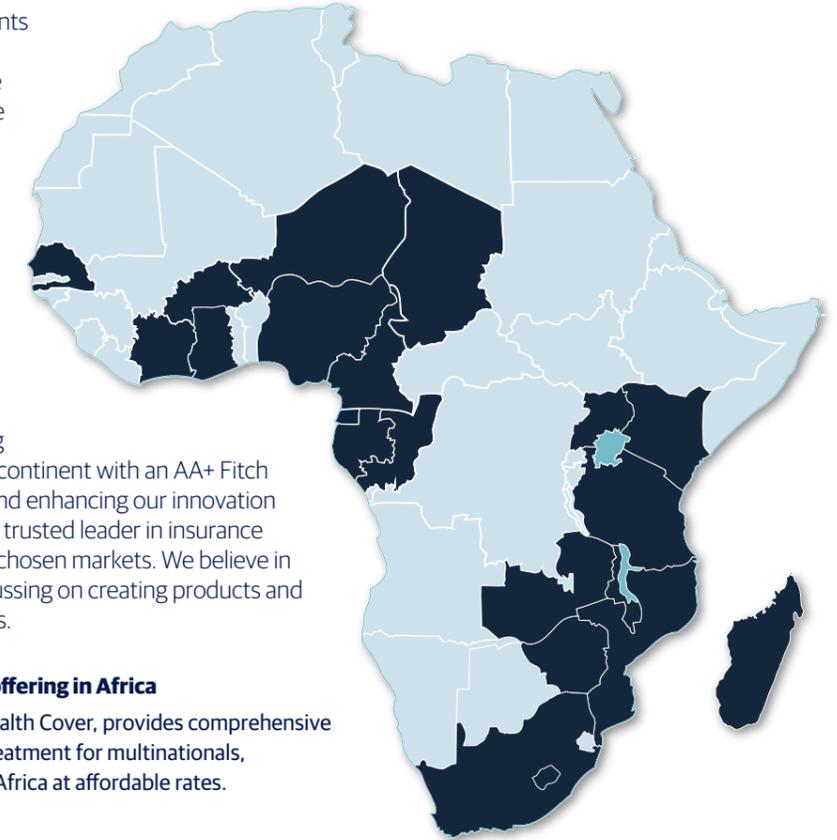
(Sources: mayoclinic.org, medicalnewstoday.com, ncbi.nlm.nih.gov, nhs.uk, panafrican-med-journal.com, theatlantic.com, who.int)

(Sources: berkeleywellness.com, healthline.com, mayoclinic.org, prevention.com, webmd.com)



Liberty Health is a leading health insurance provider across the African continent.

We provide healthcare solutions to clients across 22 African countries, access to a wide network of contracted healthcare providers in Africa, India and worldwide and quality customer care via our in-country offices. Our depth of knowledge and expertise comes from providing comprehensive, flexible healthcare benefit and administration solutions to multinationals, corporates, SMEs and individuals across Africa.



Our clients benefit from our close alignment with Liberty Group, a leading financial services group on the African continent with an AA+ Fitch Rating, unlocking economies of scale and enhancing our innovation capabilities. Liberty's Vision is to be the trusted leader in insurance and investments in Africa and in other chosen markets. We believe in putting our customers' needs first, focussing on creating products and services that are relevant to their needs.

An overview of our health insurance offering in Africa

Our health insurance product, Liberty Health Cover, provides comprehensive benefits for in-patient and out-patient treatment for multinationals, corporates, SMEs and individuals across Africa at affordable rates.

We offer:

- In-country presence in 22 countries across Africa
- Direct payment to a wide network of contracted healthcare providers for both in-hospital and out-patient treatment
- Locally compliant solutions enabling premium payment in local currency
- International emergency evacuation on select options when treatment is not available locally
- Comprehensive and meaningful healthcare cover when you need it most

Why are we in business?

To pioneer new ways and guide people towards financial freedom.

Our purpose

To make a difference in people's lives by making their financial freedom possible. This is our passion.

Our impact

What we do changes people's realities.

Our vision

Liberty's vision is to be the trusted leader in insurance and investment in Africa and our chosen markets.

Liberty is not just our name.

It's what we do, every day.

WELLNESS ACROSS THE AGES

Although the general principles of health are relevant at all times, there are some factors that are more important at certain stages of your life.

Children

Food

A child's diet is important for growth and development and it can influence eating habits later in life. For the first six months, it's relatively simple – babies receive all their nutritional requirements from a milk-based diet. Thereafter a child should generally consume three balanced meals a day.

Proteins like fish, lean meat, eggs, milk, yoghurt and cheese are essential for a number of important functions, including growth, brain development and healthy bones. A source of carbohydrate is also important in each meal, but avoid wholegrain before 13 months old as it can be difficult to digest. Five portions of fruit and vegetables a day are recommended. Dairy foods such as milk, yoghurt and cheese are nutritious, providing the body with calcium and vitamins A and B12.

Health checks

Routine check-ups for your kids' growth and development should include measuring weight and height, checking blood pressure and looking for any visible problems. They can also cover scheduled immunisations to prevent illness, and provide an opportunity to talk about any concerns, for example behaviour, sleep, eating or social habits.

Adults

Food

Nutritional needs vary depending on your sex, size, age and activity levels. However, there are some basic rules that apply to most people. An adult can cope with more wholegrains than a child, but also requires five fruit and veg a day. More fish, poultry, beans and pulses are recommended, and less red meat. Your food should be low in fat, sugar and salt.

As an adult, the key to a healthy diet is calorie control. You need to balance what you eat with the energy you use. Men are recommended to have around 2,500 calories a day, and women should have around 2,000.

Health checks

This age group should make regular visits to the doctor to keep a check on things like blood pressure, cholesterol, diabetes, weight and BMI. Other periodic examinations should include your teeth, eyes and skin. Colorectal cancer screening often begins from the age of 50 and continues until 75.

Women are recommended to have regular pap smears, breast checks and mammograms. Men might consider prostate cancer screening from the age of 50.

Over 60s

Food

As well as a balanced diet, extra care with minerals and vitamins like vitamin D and B12, calcium and iron may be helpful.

Watching your weight becomes important. Some people experience a loss of appetite with age, but others put on weight. Your metabolism slows down so you'll need fewer calories than before. In addition, you may have less energy and more muscle or joint problems and struggle to burn calories through physical activity.

Certain medical conditions become more common like diabetes, high blood pressure, high cholesterol and osteoporosis. Your doctor may recommend changes in your diet to help prevent or treat these disorders.

Health checks

In addition to your adult checks, some extra care may be needed. Hearing loss is more common and so regular hearing tests are recommended. Your bones need protecting as you get older, and a bone density test to check for osteoporosis may be necessary. There are also certain vaccinations that might be recommended for the elderly – like protection against pneumonia, shingles and flu.

(Sources: bbgoodfood.com, healthychildren.org, healthline.com, indi.ie, medlineplus.gov, nhs.uk, webmd.com)

LIBERTY HEALTH TIPS

Here are two reminders to help you when using our services.

EMERGENCIES

In an emergency, you, your provider or a family member should call us within 48 working hours of the hospital admission.

We will need the following information:

- Patient's full name, policy number and date of birth
- Name of the hospital, date of admission and treating provider's details
- Reason for admission (medical and/or surgical condition)
- Additional supporting documentation where required.



OUTSIDE OUR NETWORK



Remember, it's even more important to obtain pre-authorisation in advance when using a provider outside our contracted network of healthcare providers in order to avoid any delays or issues.

You can check our contracted network of healthcare providers by contacting your nearest in-country office, as listed opposite.



CONTACT US

GHANA

Apex Health Insurance Ltd,
7 Nii Yemoh Avenue, OIC Road,
Shiashie - East Legon
PO Box ST 237, Accra, Ghana,
Cantonments, Accra, Ghana
T: +233 302 542 554
E: info@apexhealthghana.com
Emergencies (24 hrs): +233 501 562 962 / 501 304 156/501 296 234 /232 000 015

KENYA

Heritage Insurance Company Ltd
Liberty House (formerly CFC House)
Mamlaka Road, Nairobi, Kenya
T: +254 20 2783 000
+254 0711 039 000
+254 0734 101 000
E: healthcareundertakings@heritage.co.ke
Emergencies: +254 733 750 004
+254 728 111 002

LESOTHO

Liberty Life Lesotho
Unit 39, Maseru Mall, Maseru,
Lesotho
T: +266 223 14590

MALAWI

MASM House, Lower Scalter Road,
Blantyre, Malawi
T: +265 1833 393
+265 1830 610
E: Malawi@libertyhealthblue.com
Emergencies: +265 993 921 957

MAURITIUS

Liberty Health C/O Health
& Travel Department
Swan Insurance Company Ltd
5th Floor, Swan Group Centre,
Intendance Street, Port Louis, Mauritius
T: +230 212 2600/2900
E: Mauritius@libertyhealthblue.com

MOZAMBIQUE

Emose Building, 25 Septembro Avenue
1383, 5th Floor, Office No. 507 & 508,
Maputo, Mozambique
T: +258 213 15522/3
+258 843 901 289
E: Mozambique@libertyhealthblue.com
Emergencies: +258 82 586 5665

NIGERIA

Total Health Trust, 2 Marconi Road,
Palmgrove Estate, Lagos, Nigeria
T: +234 01 460 7560
+234 01 448 2105
E: info@totalhealthtrust.com

SOUTH AFRICA

Liberty Health, Liberty Building
Estuary Precinct, Century Boulevard
Century City, 7441, Western Cape,
South Africa
T: +27 21 657 7740/2300
E: info@libertyhealthblue.com

TANZANIA

Strategis Insurance (T) Limited
Plot 48 A, House No. 10, Mkadini Street,
Oyster Bay Area,
P. O. Box 7893
Dar es Salaam, Tanzania
T: +255 22 260 2570/4/9
E: insurance@strategistz.com

UGANDA

Liberty Life, Mariba House, 3rd Floor,
Plot 17, Golf Course Road, Kololo,
Kampala, Uganda
T: +256 312 202 695
+256 414 231 983
E: uganda@libertyhealth.net
Emergencies: +256 779 558 733
+256 772 578 323

ZAMBIA

Liberty Health
1st Floor Kwacha Pension House
Stand 4604, Tito Road
Rhodes Park, Lusaka, Zambia
T: +260 211 255540/1
E: zambia@libertyhealth.net

ZIMBABWE

Liberty Health, Eagle Insurance Building,
Cnr Jason Moyo & 4th Street,
Harare, Zimbabwe
T: +263 4707 172/3
+263 4797 504
E: Zimbabwe@libertyhealthblue.com
Emergencies: +263 777 766 999
+27 21 673 8630 (South Africa)