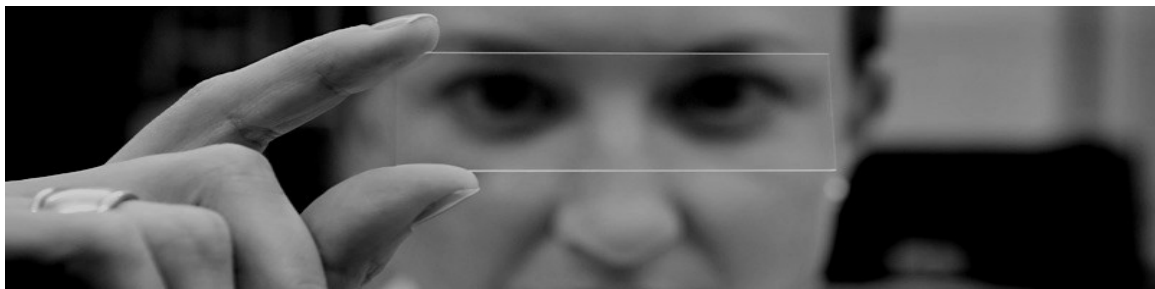




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# ***NEWS LETTER***

**MAY -2010 – ISSUE # 1**

**Because We Care**



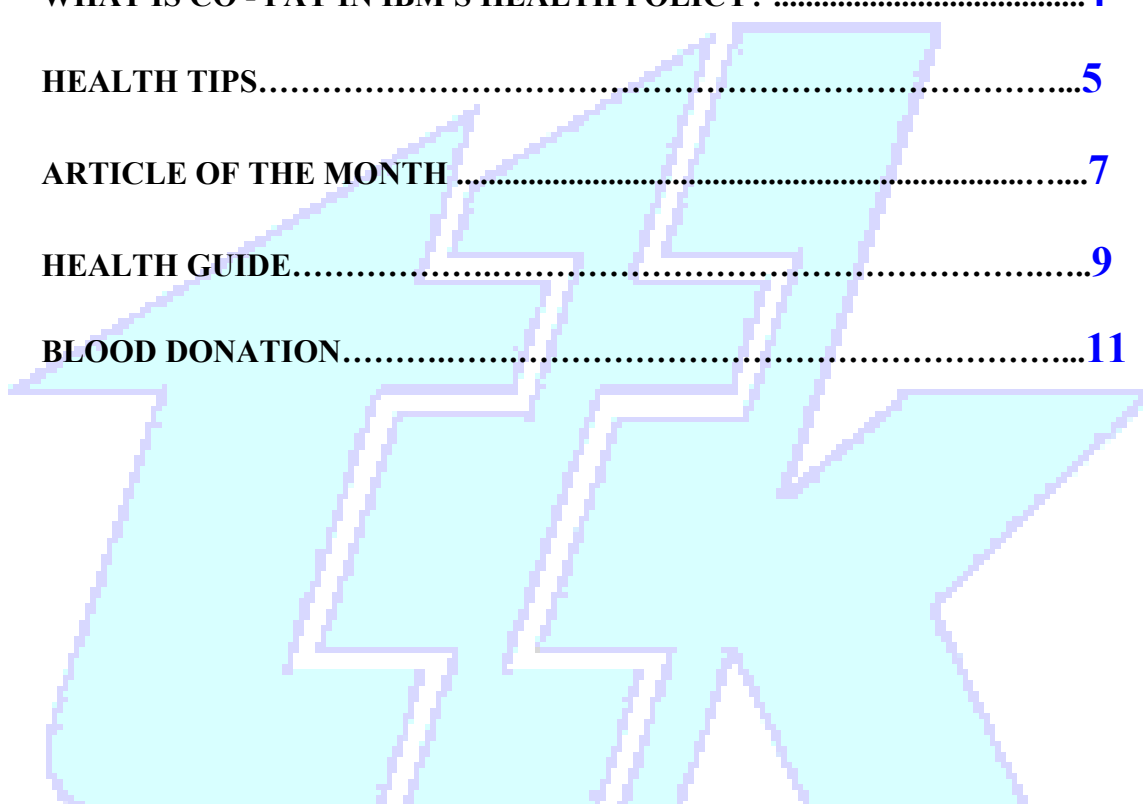
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**Because We Care**



1. **Network Hospital Update**

ALL INDIA HOSPITAL	
EAST ZONE	303
NORTH ZONE	947
SOUTH ZONE	2445
WEST ZONE	1643
TOTAL	5338

**State wise distribution of Hospitals**

STATE	NO OF HOSPITALS
ANDHRAPRADESH	630
ASSAM	20
BIHAR	17
CHATTISGARH	22
DELHI	262
GOA	13
GUJARAT	385
HARYANA	169
HIMACHALPRADESH	5
JAMMU&KASHMIR	7
JHARKHAND	20
KARNATAKA	815
KERALA	237
MADHYAPRADESH	115
MAHARASHTRA	1171
ORISSA	80
PUNJAB	125
RAJASTHAN	148
TAMILNADU	833
UTTARAKHAND	1
UTTARANCHAL	8
UTTARPRADESH	234
WESTBENGAL	164
<b>Grand Total</b>	<b>5481</b>



## 2. Co-Pay Clause in IBM Policy

### WHAT IS CO - PAY IN IBM'S HEALTH POLICY?

- Co pay clause of IBM policy is applicable as 80:20 Basis for the claims of spouse, children's and parents.
- Domiciliary expenses on out-patient care for employee, spouse and dependent children only up to a maximum of INR 10,000 (i.e., actual cost maximum of INR 20,000 at 50% co-pay) per annum is admissible
- There is no co-payment on the critical illness buffer
- 50% co-payment on the maternity cover of 4th child

### Co-Pay Workings

- Maternity - Max cover Rs.50000
- For female employee - no co pay, for spouse - 20% co-pay
- 4th child - 50% co-pay
- For pre post natal expenses up to Rs.5000/- or actual whichever is lower as a sub limit of maternity benefit

Description	Case 1	Case 2	Case 3	Case 4
Claim Amt	40000	52000	60000	70000
Eligible Claim amt(after deduction of non medical etc)( A)	35000	50000	56000	65000
Co pay - 20% of eligible amt -(B)	7000	10000	11200	13000
Settlement amount (A-B)	28000	40000	44800	50000
Remarks	Pre / Post allowed with co-pay.	Pre / Post allowed with co-pay.	Pre / Post allowed with co-pay.	Max payable, no pre / post to be allowed




- For hospitalisation other than maternity

Description	Case 1	Case 2	Case 3	Case 4
Sum Insured	100000	100000	100000	100000
Eligible Claim amt(after deduction of non medical etc)	80000	100000	120000	150000
Co pay – 20% of eligible amt	16000	20000	24000	30000
Settlement Amount	64000	80000	96000	100000
Remarks	Pre / Post allowed with co-pay.	Pre / Post allowed with co-pay.	Pre / Post allowed with co-pay.	Max payable, no pre / post to be allowed







### 3. Health Tips Treatment for Low Back Pain

**Low Back Pain** can occur to Netizen who spend long hours at a same position, bike riders, where the bike does not have enough shock absorbers, and others who normally are into sedentary work style. Backbone and the Spinal chord are very important parts of the body, which manages the entire structure. Keeping them healthy is very important. Low back pain is overcome by following certain simple exercises. Computers professionals can follow work place workouts to avoid back pain and stress. The below simple exercises will help get relief from low back pain. You can follow these methods carefully and apply them very slowly. Remember to always feel relaxed and comfortable before you start any exercise. Mind plays a vital role in any exercise to show effect on you.

<b>Trunk Flexion Stretch</b>	
	<ul style="list-style-type: none"> <li>• On hands and knees, tuck in chin and arch back.</li> <li>• Slowly sit back on heels, letting shoulders drop towards floor.</li> <li>• Hold for 45 to 60 Seconds</li> </ul>
<b>Alternate Arm Leg Extension Exercise</b>	
	<ul style="list-style-type: none"> <li>• Face floor on hands and knees.</li> <li>• Raise left arm and right leg. Do not arch neck.</li> <li>• Hold for 10 seconds and release.</li> <li>• Raise right arm and left leg. Do not arch neck.</li> <li>• Hold for 10 seconds and release.</li> </ul>
<b>Pelvic Tilt Exercise</b>	
	<ul style="list-style-type: none"> <li>• Lie on back with knees bent, feel flat on floor, and arms at sides</li> <li>• Flatten small of back against floor. (Hips will tilt upward)</li> <li>• Hold for 10 to 15 seconds and release. Gradually increase your holding time to 60 seconds</li> </ul>
<b>Curl Up Exercise</b>	



	<ul style="list-style-type: none"> <li>• Lie on the floor on back.</li> <li>• Keeping arms folded across chest, tilt pelvis to flatten back. Tuck chin into chest.</li> <li>• Tighten abdominal muscles while raising head and shoulders from floor.</li> <li>• Hold for 10 seconds and release.</li> <li>• Repeat 10 to 15 times. Gradually increase your repetitions.</li> </ul>
<p align="center"><b>Prone Lumbar Extension</b></p>	
	<p><b><u>Purpose: To extend your lower back</u></b></p> <ul style="list-style-type: none"> <li>• Lie on your stomach and place your hands on the floor near the sides of your head.</li> <li>• Slowly push your upper body off the floor by straightening your arms, but keep your hips on the floor. Hold for 10 seconds, then relax your arms, moving back to the floor</li> </ul>
<p align="center"><b>Double Knee-To-Chest Stretch</b></p>	
	<ul style="list-style-type: none"> <li>• Lie Down on back</li> <li>• Pull both knees into chest until you feel a comfortable stretch in lower back.</li> <li>• Keep the back relaxed.</li> <li>• Hold for 45 to 60 seconds</li> </ul>
<p align="center"><b>Alternate Leg Extension</b></p>	
	<ul style="list-style-type: none"> <li>• Lie on your stomach with your arms folded under your chin.</li> <li>• Slowly lift one leg - not too high - without bending it, while keeping your pelvis flat on the floor.</li> <li>• Slowly lower your leg and repeat with the other leg.</li> </ul>



#### 4. **Article of the Month**

##### International Classifications of Diseases (ICD) - Article

###### **Introduction:-**

ICD is used to translate diagnosis of diseases and other health problems from words into an alphanumeric code, which permits easy storage and retrieval.

World Health Organization adopted International Classification of Diseases (ICD) in 1948 to study the disease process geographically. The current version in use ICD-10<sup>th</sup> followed globally excluding United States of America, Canada, and Australia, and instead of ICD-10 they follow the modified versions of W H O in the form of ICD-10 CM, ICD-10 AM.

###### **Classification of Disease Standards (Medical Coding) in TTK**

TTK Healthcare is the pioneer organization to have a separate Medical Coding Department in India, provides World Health Organization standards for Diagnostic Coding and American Hospital Association standards for Procedure Coding with International credentialed personals to all customers.

###### **Objective of International Classification of Diseases (ICD) in Healthcare**

➤ TTK has defined the claims **Rule Engine** to process customers' Pre-Authorizations and Claims using ICD.

➤ Providing Product development support to insurers.

➤ Data Analysis.

➤ To permit the systematic recording, analysis, interpretation and comparison of mortality and morbidity data collected in different states or areas and at different times.



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- Has become the international standard diagnostic and procedural classification for all general epidemiological and many health management purposes.
- These include the analysis of the general health situation of population groups and the monitoring of the incidence and prevalence of diseases and other health problems in relation to other variables.
- Can be used to classify diseases and other health problems recorded on many types of health and vital records.
- Study of financial aspects, such as billing or resource allocation is useful.
- Original use was to classify causes of mortality as recorded at the registration of death.
- The scope was extended to include diagnoses in morbidity.
- ICD can therefore be used to classify data recorded under headings such as “diagnosis,” “reason for admission,” “conditions treated” and “reason for consultation,” which appear on a wide variety of health records from which statistics and other health-situation information are derived.



WORLD HEALTH ORGANIZATION  
GENEVA 2005

**ICD-10 Second Edition**

#### References





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## **5. Health Guide**

### **Correct Way of Eating Fruits**

#### **EATING FRUIT - Guide**

We all think eating fruits means just buying fruits, cutting it and just popping it into our mouth. It's not as easy as you think it's important to know how and when to eat...



#### **What is the correct way of eating fruits?**

**IT MEANS NOT EATING FRUITS AFTER YOUR MEALS! - FRUITS SHOULD BE EATEN ON AN EMPTY STOMACH.**

If you eat fruit on an empty stomach, it will play a major role to detoxify your system, supplying you with a great deal of energy for weight loss and other life activities.

**FRUIT IS THE MOST IMPORTANT FOOD** – What happens when you eat two slices of bread and then a slice of fruit... The slice of fruit is ready to go straight through your stomach into the intestines, but it is prevented from doing so.

In the meantime the whole meal rots and ferments and turns to acid... The minute the fruit



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comes into contact with the food in the stomach and digestive juices, the entire mass of food begins to spoil.

So please eat your fruits on an empty stomach or before your meals! You have heard people complaining - every time I eat water-melon I burp, when I eat durian (fruit from Asia with a foul smell yet delicious flavor) my stomach bloats up, when I eat a banana I feel like running to the toilet etc. - actually all this will not arise if you eat the fruit on an empty stomach. The fruit mixes with the putrefying other food and produces gas and hence you will bloat!

Graying hair, balding, nervous outburst, and dark circles under the eyes - all these will not happen if you take fruits on an empty stomach.

According to Dr. Herbert Shelton there are no such thing as some fruits, like orange and lemon are acidic, because all fruits become alkaline in our body. If you have mastered the correct way of eating fruits, you have the Secret of beauty, longevity, health, energy, happiness and normal weight.

When you need to drink fruit juice - drink only fresh fruit juice, NOT from the cans... Don't even drink juice that has been heated up. Don't eat cooked fruits because you don't get the nutrients at all. You only get to taste because Cooking destroys all the vitamins.

But eating a whole fruit is better than drinking the juice. If you should drink the juice, drink it mouthful by mouthful slowly, because you must let it mix with your saliva before swallowing it.

You can go on a 3-day fruit fast to cleanse your body. Just eat fruits and drink fruit juice throughout the 3 days and you will be surprised when your friends tell you how radiant you Look!

(To be continued in Next Series)



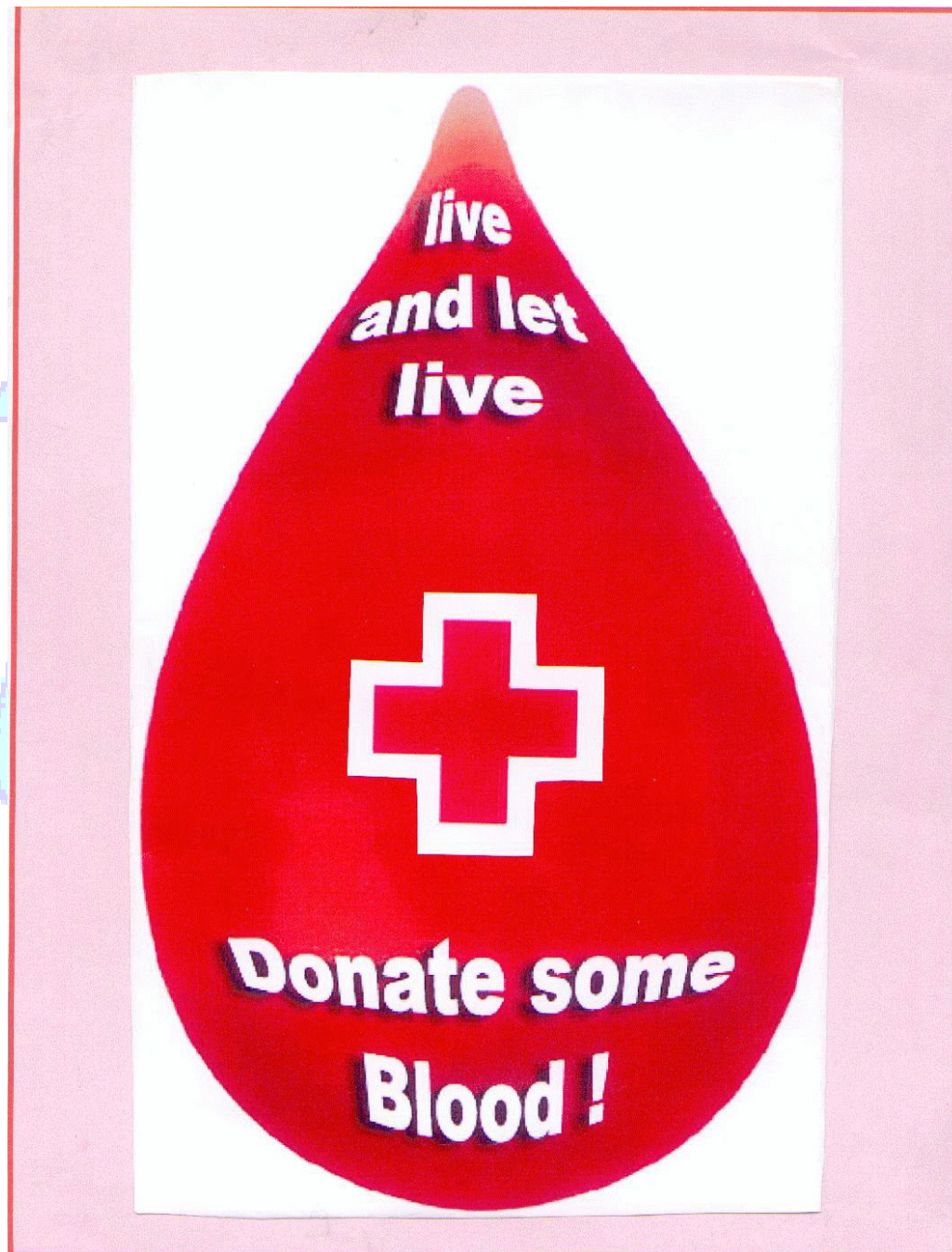


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## 6. Blood Donation

**Bharat**  
**BloodBank**  **.com**  
*Save a life*

A social initiative of BharatMatrimony.com







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## CIRCULAR

Date: 15/06/09

Ref: 15 Jun RJ/ CIR

Dear All,

Now it has become easier to get the blood we need.

All you have to do is just type

"BLOOD <Needed Blood Group> and send SMS to 96000 97000"

EX: "BLOOD B+"

A BLOOD DONOR WILL CALL YOU!!

So please pass this message to all. It certainly would save many lives.

It's a Must to Know & Share. Do it now....

**Forward this to all your friends whom you care ....as the minute you spare to share this information can save somebody's life with rare Blood Group! If you couldn't be a Donor; be a Communicator.**



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**We thank you for reading this edition of the Newsletter.  
We are continuously working on Guiding you towards the  
better Health.**



**“THANK YOU”**

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