

HEALTHLINE

Paramount's Monthly Magazine



Asanas and their benefits!

Debunking grey hair myths!

Factors affecting your sleep!

Monsoon, Fitness and YOU!



30 minutes of exercise in a day is only **2%** of your total available time in a day. **MAKE** time for exercise **EVERYDAY!**

The only bad exercise routine....is the one that did not happen!

June 21st 2019



International Yoga Day

The word 'Yoga' is derived from the Sanskrit word 'Yuj' meaning 'union'. It is widely regarded as a way of living, that connects the body, mind and spirit through different body postures, meditation and controlled breathing techniques. Yoga is known to have multiple benefits which include – better flexibility, relief from various types of pains and aches, improved concentration and improved overall health.

Here is your mini guide to different asanas and their benefits:

Asanas for improved concentration

Vrikshasana



Natarajasana



Garudasana



Veerhadrasana 3

Asanas for enhanced metabolism and strength

Veerhadrasana 2



Adho mukha savanasana



Ashwa Sanchalanasana

Asanas for improved digestion

Uthita parshva konasana



Ardha matsindrasana



Pavana muktasana



Shashankasana

Asanas for relief from stiff joint/joint immobility

Utthita trikonasana



Kapotasana



Padahastanasana

Stress buster Asanas



Marijaryasana



Shavasna



Bitilasana

Asanas for strong and pain-free lower back

Bhujangasana



Paschimottanasana



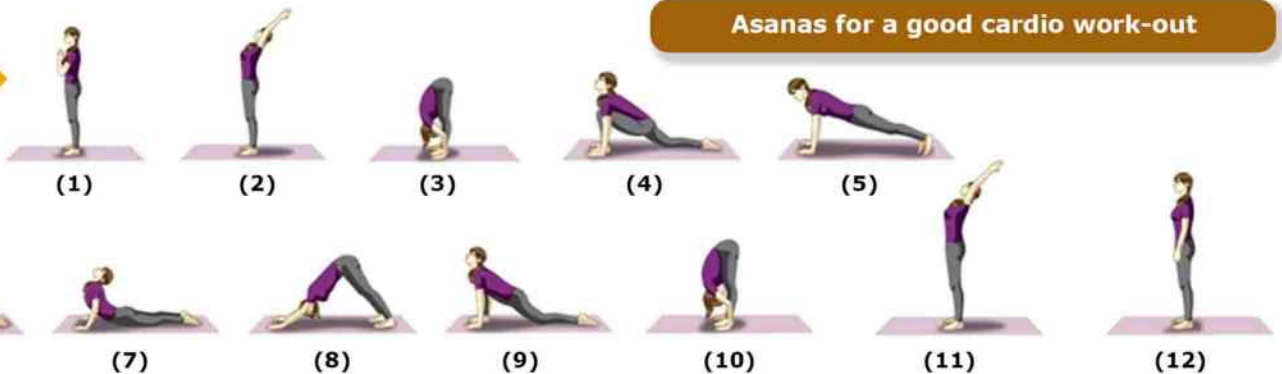
Janushirsasana



Hastuttanasana



Surya namaskar >>>



Asanas for a good cardio work-out

Holding time for each asana can be 10-20 seconds and each asana can be done twice a day.



Myth : Plucking one grey hair may result in more grey hair appearing.

Plucking one grey hair will help you get rid of it temporarily. The follicle (the little tube beneath the skin that produces the hair) will produce another hair to replace the one that was pulled out.

Plucking a grey hair will only get you a new grey hair in its place because there is only one hair that can grow in each follicle. Your surrounding hair will not turn white until its own follicle's pigment cells die.

In fact, plucking of hair multiple times from the same spot can cause permanent damage to the follicle, which may result in baldness.

Myth : Stress triggers the appearance of grey hair.

Stress is more likely to cause hair loss than appearance of grey or white hair. Grey hair is the result of lack of melanin, the pigment that gives hair its color. It is largely influenced by genetics and a complex series of cell functioning.

Tip:

Lack of Vitamin B in the body may result in greying of hair, so consume food rich in Vitamin B daily.

Did you know?

FACTORS AFFECTING YOUR SLEEP

Adequate hours of sleep is as important for our overall well-being as is adequate supply of water to plants. Do you know what are the factors that are responsible for affecting the quality of our sleep?



Specialized cells in the retina of our eyes process light and tell the brain whether it is day or night. Exposure to artificial light in the late evening disturbs our internal clock and disrupts our sleep-wake cycle.

Individuals who experience stress, anxiety, and depression tend to find it more difficult to fall asleep, and when they do, sleep tends to be light. This is likely because our bodies are programmed to respond to stressful and potentially dangerous situations by being awake and alert.



Adenosine – a chemical created in the brain binds to adenosine receptors. This binding causes sleepiness by slowing down the nerve cell activity. Interestingly, when we consume caffeine, the caffeine binds to all the receptors which normally the adenosine would bind to. Hence, instead of slowing down (because of the adenosine's effect), the nerve cells speed up and you stay awake because of the caffeine effect.

With monsoon around the corner, exercise schedules tend to be disrupted quite often, isn't it? It is important not to let the monsoon dampen your fitness spirit. Here are some tips on what you can do to maintain your fitness during the monsoon season.

Mr. Fit



1. In the monsoon season, I am unable to visit the gym regularly. Is there any way I can compensate for this?

Good question! Quite a common one too! A lot of people end up missing their workout due to rains. What starts as a minor gap of 1 or 2 days, eventually widens into a bigger gap. Not to worry. Listed here are some exercises you can do on your own at your home whenever you miss your regular gym sessions.

Warm-up Exercises



◀ Spot Jog for 2 Minutes

▶ Toe Touch and hyper extension- 15-20 repetitions



Exercises



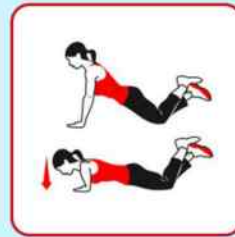
◀ Squat/ Supported Squat - 15-20 repetitions

▶ Plank - hold 20 seconds to 1 minute



◀ Alternate kick - 25 times each leg

▶ Knee or Toe Push Ups- 15-20 repetitions



Repeat these exercises in the given sequence (except warm up exercises) for 3-4 sets and stretch whole body.

Tips: Here are some small things you can incorporate in your daily routine to compensate for your missed outdoor exercise.

- Skipping rope is a great indoor exercise.
- Equipment such as indoor cycle and treadmill are helpful. The stairs in your building are also good for exercise.
- If you enjoy dancing, you can easily do it at home as a substitute for your workout.
- Household chores such as sweeping, handwashing clothes, etc. are also recommended ways to keep fit.

2. Apart from regular exercise, can you also suggest some fun activities that I can engage in during the monsoon, to keep myself fit?

- Monsoon trekking is a great workout for the whole body and it is a good cardio activity too.
- Engaging in outdoor sports like Football, Volleyball provides good exercise and is super fun as well!

- Swimming in an open pool is also an enjoyable activity during monsoon season.

3. Many of my friends say monsoon is a great time to workout and that one gets a good result too. Is this true?

Yes, this is true. The reason is that during monsoon due to the pleasant climate you tend to workout with more intensity and exhaustion is less, leading to more calorie loss as compared to in the summer season. Also, due to the same reason, body recovers faster too, as compared to in the summer season.

4. I am not very regular when it comes to exercising. During the monsoon whatever minimum exercise I do is also affected. How can I compensate for this?

This is a common problem - during monsoon, fitness levels can sink to an all time low. During such times, I recommend you to focus on your diet. Rainy season is the time you tend to indulge in fried snacks - eat in moderation. If you missed your workout then be strict with your diet. Cut down your calorie intake by 15-30 % because your body's calorie requirement decreases when you don't workout. This way you can avoid putting on weight even if you are not involved in any activities or exercise. Also, consume more of immunity boosting foods - hot homemade soups, dry fruits, dark green leafy vegetables, mushrooms, any type of meat, etc.

Dear all,

It is rightly said that – 'Information is wealth'! In the best interests of our readers, we hereby bring to you the process and guidelines to be followed for a hassle-free experience in case of reimbursement of a hospitalization claim.

1 Claim intimation needs to be given **24-48 hours prior for Planned Hospitalization** and **within 24 hours in case of Emergency Hospitalization**. Claim Intimation can be submitted to Paramount Health Services and Insurance TPA Pvt. Ltd. (PHS) on the website www.paramounttpa.com or by emailing us at claim.intimation@paramounttpa.com or by calling our Call Center on 022-66620808.

2 If you have paid for your hospitalization, **your reimbursement claim can be submitted through courier, post or in-person at any of Paramount's nearest branch office**. Please visit our official website www.paramounttpa.com to locate branch details.

3 Claim documents should be sent to PHS **within 7 days from the date of discharge**.

4 List of documents that claimant needs to submit for a hospitalization reimbursement claim are given below. Kindly refer to our website 'Downloads' section for the documents.

- IRDA Part-A & Part-B Claim Form duly signed by the Insured.
- Copy of original Cancelled Cheque of Employee/Proposer with the name of the Account Holder printed on the Cheque Leaf.
- Photo Identity & Address Proof of Insured as per KYC Guidelines (in case claim amount is 1 lac & above).
- GIPSA Preferred Provider Network (PPN) Declaration form, if the claim is reported from Public Sector Insurance Companies.
- Original detailed Discharge Summary / Day care summary from the hospital in case of Day Care Treatment / Death Summary in case of Death Claim.
- Original final hospital bill with breakup of each item.
- Original Payment Receipt of main hospital bill (both Deposit / Refund). Receipt of Payments made at the Hospital by Credit Card : Xerox Copy of the Credit Card Payment Slip as received from the Vendor has to be attached.
- Original copy of Implant Invoice along with Payment Receipts & Implant Labels/Stickers for Stents/Mesh, etc.
- Original bills, original payment receipts and investigation / laboratory reports.
- Original medicine bills specifying patient name and date of purchase along with supporting prescriptions.
- In case of No / Delayed Intimation & Delay in submission of claim, a letter from insured is required stating reason for the same.
- Copy of the First Information Report (FIR) from Police Department / Copy of the Medico-Legal Certificate (MLC) in case of Road Traffic Accident (RTA).
- Any other document, depending on the case.

5 On receipt of claim, **TPA will validate the eligibility of the claimed expenses** as per terms and conditions of health insurance policy issued to Insured.

6 On scrutiny of claim if there are any further requirements for ascertaining the admissibility, **Paramount may request for additional information by raising the Deficiency Letter**. This additional information has to be submitted within the stipulated time period as defined by the respective Insurance Company. **On receipt of complete documents, an appropriate claim decision will be recommended** to the respective Insurance Company.


7 **On approval of admissible claim**, Insurance Company will directly **credit the net payable amount** to the respective Employee's (Claimant) bank account through NEFT.

8 **Upon rejection of claim, Repudiation Letter quoting the reason for rejection** will be sent to insured by Insurance Company.

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