



Welfare NEWSLETTER

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A HEALTHFUL APPROACH

#Health is Wealth... Your Welfare First!

Issue 2 | Second Edition | NBA Welfare Newsletter

EDITORIAL NOTE

Dear Colleagues,

Following the success of our maiden edition, we are excited to bring you the second edition of the Welfare Newsletter!

At the NBA, we believe that a lawyer's well-being extends beyond the **courtroom or boardroom** - good health and financial security are fundamental to a thriving legal career. In this edition, we will focus on the NBA Group Life Insurance Plan, a benefit that ensures financial stability for you and your loved ones in times of uncertainty. We also provide insights into our Health Insurance Scheme and other welfare initiatives designed to support your professional and personal well-being.

Your welfare remains our priority. Stay informed, stay covered, and take full advantage of all the benefits available to you.

Warm regards,

Nyada Auta
NBA Welfare Secretary





OUR MANDATE: A Commitment to Your Well-Being

We recognise that a **lawyer's well-being** is not a luxury but a necessity. Legal professionals juggle demanding schedules, intense caseloads, and high-pressure environments, all of which can take a toll on health and overall quality of life. That's why our administration, under the leadership of **Mazi Afam Osigwe, SAN**, is committed to **enhancing the welfare of our members** through the sustenance of the structured, accessible, and impactful initiatives of the NBA.

Health & Welfare: More Than Just a Benefit, It's a Lifeline

Our welfare initiatives are designed to ensure that no member is left without **affordable healthcare coverage and financial security**. Our key programmes include:

- ◆ **NBA-NHIA GIFSHIP Health Insurance Scheme** - Quality healthcare at a fraction of the cost, reducing the burden of medical expenses.

- ◇ **NBA-Leadway Group Life Assurance** – Financial protection for you/your loved ones in times of need.

- ◆ **Strategic Partnerships** – Special offers on accommodations, travel, and professional services for NBA members.

We are embracing **technology-driven solutions** to ensure **easy access to healthcare, insurance, and other benefits**. The future of NBA welfare services includes:

- ✓ **Online enrolment & renewal platforms** for seamless insurance access.
- ✓ **Real-time support through NBA Help Desk** to address members' concerns.
- ✓ **Digitised welfare resources**, ensuring that critical information is just a click away.

Health is more than just hospital visits. To complement our insurance initiatives, we are introducing:

- 🧘 **Mental health and wellness webinars** to help members manage stress.

- 🏋️ **Fitness & lifestyle programs** tailored for legal professionals.

- 💡 **Continuous learning opportunities** to enhance professional and personal growth. Watch for the NBA Institute of Continuing Legal Education forthcoming impactful training.

Let's build a Healthier Legal Community together 🤝

MENTAL HEALTH

I was once in a speaking engagement, and I started my speech with a question.

“Which of us here does not have mental health?” A few hands went up.

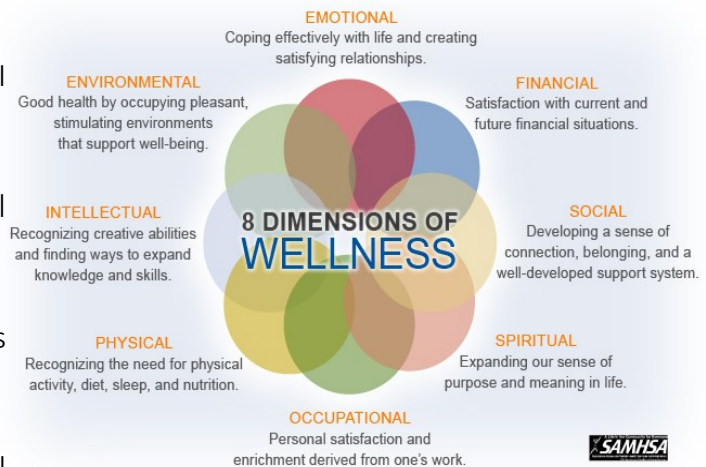
So, I repeated my question with emphasis this time.

“Which of us here does not have mental health? I am talking about health.”

Well, many of them got it after that emphasis, except one man, who still raised his hand. So, I asked him to share with us why he said he does not have mental health. He answered that he does not behave abnormally, he talks sensibly, and he knows what he is doing. I thanked him for his openness and willingness to share. I then told him that I have asked about people who do not have mental health and not people who do not have mental illness. I reassured him that he must have mental health issues like every other person who has a brain. I reemphasized that I was not insisting that he has a mental illness. I then went ahead to make a couple of clarifications about mental health and mental illness, as I will be doing in the next few paragraphs.

What is Health?

To have a good understanding of mental health, we may start with understanding what health is.



The World Health Organisation as far back as 1948 defined health thus;

“Health is a state of complete physical, mental and social wellbeing and not just the absence of diseases or infirmities”

The definition above drives home the following points

1. A person may not have a disease or infirmity and yet not be healthy.
2. Health goes beyond just physical but has mental and social components. Indeed, there are other dimensions of health which include environmental, occupational, financial, spiritual, intellectual and emotional (these two are components of mental health).

One prominent and important part of the definition of health is the inclusion of mental health. Like I said in the introduction, everyone is affected by the issue of mental health as long as we live. There is a popular saying amongst mental health professionals: “There is no health without mental health”. This is a truism of all times.

What, then is Mental Health?

- “Mental Health is a state of wellbeing in which the individual can actualize his potentials, cope with normal stresses of life, work productively and make contributions to his society” (1)
- The American Psychological Association describes the concept of mental health as follows;
...a state of mind characterized by emotional well-being, good behavioural adjustment, relative freedom from anxiety and disabling symptoms, and a capacity to establish constructive relationships and cope with the ordinary demands and stresses of life. (2)
- “The successful performance of mental functions, in terms of thought, mood, and behaviour that results in productive activities, fulfilling relationships with others and the ability to adapt to change and to cope with adversity”
- The World Health Organisation (WHO) relates mental health to the "promotion of well-being, the prevention of mental disorders, and the treatment and rehabilitation of people affected by mental disorders."
- In 2005, the WHO endorsed mental health as a universal human right.

The definition of mental health, according to the WHO, dwells essentially on the positive issues that are germane to living healthily and productively in all the domains of life. That is

why I usually say that good mental health is the fulcrum that controls the rest of our lives. The intrinsic values of mental health can be described as follows. (3)

- Mental health is critical for an individual's well-being and functioning.
- Good mental health is a valuable resource for individuals, families, communities, and nations.
- Mental health, as an integral component of overall health, contributes to societal functions and has an impact on overall productivity.
- Everyone is concerned about mental health because it is generated in our daily lives in our homes, schools, workplaces, and leisure activities.
- Good mental health contributes to a society's social, human, and economic capital.
- Spirituality can contribute significantly to the development of mental health, and mental health influences spiritual life. (4)

Good Mental Health

The following are some of the indications of good mental health. While the list is not exhaustive, the important thing to note here is that these are issues that cut across all the important areas of life.

A person is said to have good mental health when he or she has;

- A sense of self sufficiency, self-esteem and self-worth.
- The ability to put one's trust in others.
- The ability to give and receive friendship, affection and love.

- The ability to form enduring emotional attachments.
- The ability to experience deep emotions.
- The ability to forgive others and oneself
- The ability to examine oneself and consider change
- The ability to learn from experience.
- The ability to tolerate uncertainty and take risks.
- The ability to engage in reverie and fantasy.

Mental health has implications for, and interactions with, all areas of our lives; physical, social, environmental, occupational, financial, spiritual, intellectual and emotional. Indeed, there is no health without mental health.

At what point then do we say that someone departs from health or has a mental illness? That will be the subject of our next article.

1. Mental Health. WHO Factsheet. Available from: <https://www.who.int/news-room/fact-sheets/detail/mental-health-strengthening-our-response>. (Last accessed on 2025 March 7).
2. APA Dictionary of Psychology. Available from: <https://dictionary.apa.org/mental-health>. (Last accessed on 2025 March 7).
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Promotion Foundation and the University of Melbourne. Available from: <https://apps.who.int/iris/handle/10665/42940>.

4. Underwood-Gordon LG. A working model of health: Spirituality and religiousness as resources: Applications to persons with disability. J Relig Disabil Health. 1999; 3:51–71.

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He specializes in empowering individuals and s through optimal mental and psychological well-being to achieve sustainable success, fulfilment and prosperity through training, education, rehabilitation and consulting services.

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LEADWAY

GROUP LIFE ASSURANCE PLAN

As a financial member of the Nigerian Bar Association, you have access to an exclusive Group Life Assurance plan designed to provide financial support for you and your loved ones. With Leadway Insurance, you are covered for uncertainties, ensuring that your finances remain protected.

What Does the Plan Offer?

The **Life Insurance Benefit** provides ₦2,000,000 to the beneficiary of an enrolled member in the event of their passing. This coverage remains valid until the age of 70.

The **Critical Illness and Permanent Disability Benefit** offers ₦1,000,000 to a member diagnosed with a critical illness or suffering an accidental permanent disability. However, a member can only claim for either Critical Illness or Permanent Disability, not both. Critical illness coverage is available until age 65, while permanent disability coverage lasts until age 70.

The **Accidental Medical Expenses Benefit** covers up to ₦60,000 for medical expenses incurred due to an accident. This benefit is separate and does not affect other coverage. It remains available until age 70.

Eligibility

The insurance plan is **exclusively available to members who have paid their Bar Practising Fee for the year**. This payment ensures eligibility for coverage during that specific year.

Key Features & Conditions

- ✚ A member can make only one claim per category. Once a claim is made for Life, Critical Illness, or Permanent Disability, that specific coverage ends.
- ✚ A member who claims for Critical Illness or Permanent Disability will still remain covered under the Life Insurance and Accidental Medical Expenses benefits.
- ✚ To ensure continued coverage, the NBA will pay an additional premium of ₦2,000 per affected member at renewal.

Exclusions – What's Not Covered?

- ✚ The plan does not cover self-inflicted injuries or attempted suicide.
- ✚ A claim will not be honoured if the member fails to follow medical advice, leading to illness or complications.
- ✚ Coverage will be affected if a member stays outside Nigeria for more than 13 consecutive weeks without undergoing a local medical review.

This plan offers financial protection for NBA members, ensuring support during critical times.

For more information on claims, kindly contact the NBA Welfare Division Help Desk.

Stay Covered. Stay Secure!

5 tips for this heat Season

1

Don't skip moisturisers

Heat triggers the production of excess oil which can clog your pores, and lead to acne, this isn't what we want to have in any way. So, do apply moisturisers and not skip it at all.

@ifuu_nayaa →

2

Use light weight/ waterbase moisturisers

Instead of taking off moisturisers from your routine, the best thing to do is to opt for lightweight moisturisers. They absorb quickly into the skin, lock in moisture and cause 0% heat.

@ifuu_nayaa →

3

Shower with cold water

Using cold water in this season will help cool the body's temperature and keep inflammation at bay. So, as much as you can shower with cold water

@ifuu_nayaa →

4

EXFOLIATE

We all know the benefit of exfoliating. Now, as never before exfoliate, as this will take off dead skin cell and Unclog your pores caused by sweating.

@ifuu_nayaa →

5



DRINK

Hydration is super needed in this period. Drink water!!!

@ifuu_nayaa →

HEALTHY REMUNERATION

It is often said that “health is wealth”, and this is true. However, the effect wealth has on health does not get similar publicity, and I think that is what this piece will be considering.

The Nigerian Bar Association has displayed a great recognition of the validity of the statement “health is wealth” and has displayed this through numerous projects and programmes all geared at promoting and improving the health and well-being of its members. One of these is the Medical Outreach which took place during the 2023 Annual General Conference in Abuja. Another is the long-running Nigerian Bar Association-National Health Insurance Scheme (NBA-NHIA) which guarantees access to highly subsidised medical services to subscribers.

However, an often overlooked and frequently abused welfare package (as I elect to call it) which exists for the benefit of legal practitioners is the recently re-enacted **Legal Practitioners Remuneration Order**. This re-enactment was midwived by the current *President of the Nigerian Bar Association, Mazi Afam Osigwe, SAN* (as the then Chairman of the Committee tasked with the responsibility of reviewing the provisions of the Order).

The current administration of the Nigerian Bar Association has continued to champion the advocacy for the compliance by legal practitioners with the provisions of the Order and went as far as constituting the various Remuneration Order Implementation Committees for branches of the NBA.

The Order exists to ensure that a legal practitioner receives sufficient reward for time, energy and expertise expended in the provision of legal services, a reward which in turn should help the legal practitioner improve the quality of his life.

Yes, indeed, money does not guarantee happiness, and wealth cannot buy you good health. Nonetheless, it does go a long way towards improving one’s quality of life and could have a positive impact on one’s health and well-being if utilised properly.

One’s remuneration goes a long way in determining when, what and how one eats, sleeps, relaxes and so on. These activities, in turn, have a great impact on one’s health, and this is where the Remuneration Order comes in.

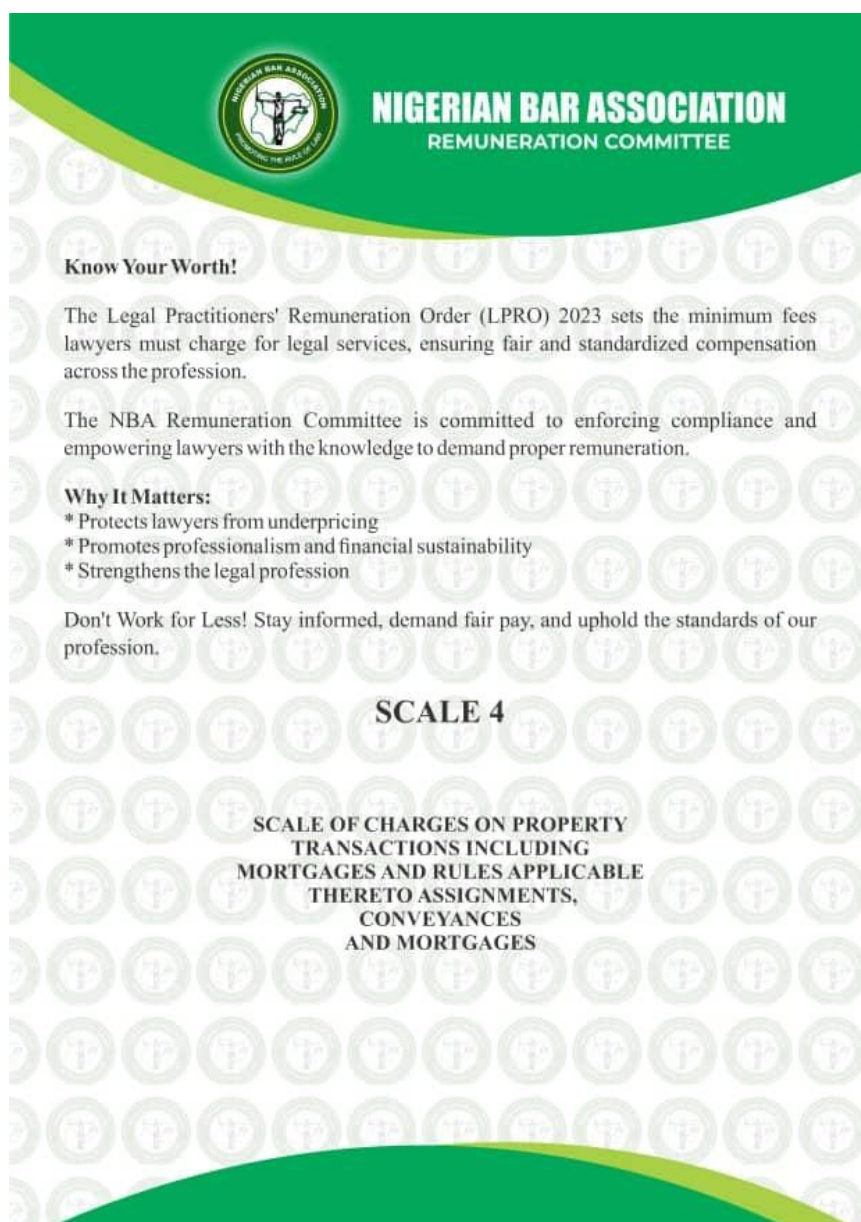
As stated earlier, the Remuneration Order exists to enable legal practitioners to earn well for the services rendered. Unfortunately, as a result of non-compliance with the provisions of the Remuneration Order, you often find legal practitioners having to work twice or thrice as hard over multiple transactions to earn a fee they would easily have earned in one single and simple transaction.

This action and attitude, in turn, sees said legal practitioners overworking themselves to meet

up with their obligations, thus taking on avoidable physical and mental strain while avoiding much needed rest and relaxation and ultimately winding up with a lower quality of life.

It is on this note that I urge my esteemed colleagues to see the provisions of the Remuneration Order as one geared towards improving the welfare of members of the Nigerian Bar Association and embrace it as such.

By Terem O. Inyambe, Esq.



The Art of Breaking Fast: A Healthful Approach

Sprinting towards water, a plate of fruits, or dates at sunset might just be the secret sauce to optimising your health during the fasting season.

When the last silver of sun dips below the horizon, marking the end of a day's fast, the body finds itself in a unique state of metabolic readiness. This period is not just a time for spiritual reflection but also a prime opportunity for physical rejuvenation. The foods chosen to break the fast can significantly impact one's health, wellness, and the effectiveness of the fasting period itself. Optimizing this moment involves a careful selection of foods that replenish energy stores, hydrate the body, and provide essential nutrients without overwhelming the digestive system.

Breaking a fast is akin to waking a sleeping giant. It's delicate yet decisive. The traditional practice of consuming fluids, fruits, or dates at the break of fast is not only rooted in cultural significance but also in nutritional science.

Hydration is Key.

After a day of abstaining from food and drink, hydration takes precedence.

The body's need for fluids is paramount, and addressing this need should be the first order of business.

Breaking your fast with water or other hydrating fluids helps to replenish lost electrolytes and rehydrates your body. Freshly squeezed fruit juices can also help, providing vitamins and a bit more energy without the added sugars found in commercial drinks.

Fruits and Dates

Our top-of-the-line recommendation after hydration is Fruits and Dates. Fruits and dates are packed with natural sugars, which provide a quick energy boost, along with fibre, which ensures this energy is released steadily. They're also rich in potassium, helping to balance electrolytes, and magnesium, which supports muscle function and Vitamin C, which boosts immunity and lowers inflammation.

The Power of Protein

Protein plays a pivotal role in the post-fast meal, aiding in the repair and growth of tissues, which may have been affected by the day's fast.

Lean meats: Chicken, turkey, and fish are excellent sources of high-quality protein and are easier on the digestive system than red meats.

Plant-based proteins: For those who prefer a plant-based diet, lentils, chickpeas, and quinoa offer substantial protein content along with fibre and essential minerals.

Complex Carbohydrates for Sustained Energy.

Balanced and Nutritious

After rehydrating and introducing some natural sugars into the system, it's time to focus on the main meal. A balanced plate is crucial for sustaining energy levels, supporting health, and ensuring that the fast-breaking meal is as nourishing as possible.

Complex Carbohydrates: Think whole grains like brown rice, quinoa, or oats. These foods are slow to digest, providing a steady release of energy throughout the evening and into the next day of fasting.

Lean Proteins: Incorporating lean proteins such as grilled chicken, fish, or legumes helps in muscle repair and growth. Protein is also satiating, keeping hunger at bay longer.

Healthy Fats: Avocado, nuts, seeds, and olive oil not only add flavour and texture to the meal but also support brain health and cell integrity.

Timing and Portion Control: The Unsung Heroes

How and when you eat can be just as important as what you eat. Breaking the fast should be a gradual process, starting with dates and water, followed by a small starter such as soup or salad. After a short break, moving on to the main meal helps prevent overloading the digestive system, allowing for better absorption of nutrients and preventing discomfort.

The Conclusion: Revisiting the Starting Line

As we circle back to the image of sprinting towards a cup of water and a plate of fruits or dates at sunset, it is clear that the act of breaking a fast is erimuch more than a race to satiate hunger. It is a carefully orchestrated practice that, when done with health in mind, can support physical well-being in tandem with spiritual growth. Choosing the right foods to break a fast not only honours the body's needs after hours of abstention but also leverages this critical time to optimize health, making each bite a deliberate step towards nourishment and vitality.

Above all, listen to your body, pay attention to your body's hunger and fullness cues, and eat gradually to avoid overeating or discomfort.

Authored by Sunday Martins Esq.

Did you know?

With just **₦22,150**, you can access comprehensive healthcare coverage under the NHIA Benefit Package, which includes:

☑ Primary Care – Outpatient consultations, immunisations, treatment for common illnesses, and minor surgical procedures.

☑ Secondary Care – Specialist treatments such as complex surgeries, paediatric and obstetric care, and HIV/AIDS management.

☑ Tertiary Care – Advanced medical procedures and specialised treatments, including:

- Consultations & diagnostics
- Hospital admissions
- Paediatric & maternity care
- Optical services & ENT
- Mental health support
- Family planning & dental care
- Radiology

Tertiary Coverage at 50%

For high-cost procedures, enrollees pay only **50%** of the cost for:

- ✚ 4 chemotherapy sessions
- ✚ 6 dialysis sessions

- ✚ Endoscopy
- ✚ High-tech investigations (e.g., CT Scan, MRI)

Surgical Procedures at Just 10% of the Cost!

Major surgeries are covered at only 10% of the original cost.

For example:

- **Caesarean Section** – Instead of ₦500,000, you pay only **₦50,000**
- **Myomectomy (fibroid removal)**
- **Hysterectomy (uterus removal)**
- **Thyroidectomy (thyroid removal)** and much more!

This package ensures affordable and quality healthcare for our members.

Payment should be made to the NBA-NHIA account with the following details:

Account Name: Nigerian Bar Association

Account Number: 0737212802

Bank: Access Bank

*For submissions and further inquiries,
please contact us at*

nbanhis@nigerianbar.org.ng copy
welfare@nigerianbar.org.ng

Don't miss out - enrol today!

Frequently Asked Questions (FAQs)

Q1: What is the Leadway Assurance Plan for NBA Members?

The Leadway Assurance plan provides death benefits coverage for members, ensuring financial security for their beneficiaries in the event of death. Additionally, it includes benefits for critical illness, permanent disability, and accidental medical expenses.

Q2. Who is eligible for this insurance?

All **members** who have paid their Annual Bar Practising Fees (BPF) within the stipulated deadline (on or before 31st March of every financial year) are automatically enrolled in the plan. No separate registration is required.

Q3. What benefits does the plan provide?

The plan covers:

- **Life Insurance Benefit** – ₦2,000,000 paid to the beneficiary of a deceased member (valid until age 70).
- **Critical Illness & Permanent Disability Benefit** – ₦1,000,000 for members diagnosed with a critical illness (valid until age 65) or suffering an accidental permanent disability (valid until age 70).

- **Accidental Medical Expenses Benefit** – Up to ₦60,000 for medical costs due to an accident (valid until age 70).

Q4. How do my beneficiaries claim the benefits?

In the unfortunate event of a member's passing, beneficiaries should:

- Notify the NBA branch which would in turn write to the National Secretariat.
- Provide necessary documents, including proof of relationship and death certificate.
- Complete the claim process as guided by Leadway Assurance.

Q5. How long does it take to process a claim?

Once all required documents are submitted, claims are processed **promptly** to ensure beneficiaries receive the payout without unnecessary delays.

Q6. What exclusions apply to the plan?

The plan does not cover:

- Self-inflicted injuries or attempted suicide.
- Illnesses resulting from failure to follow medical advice.
- Absence from Nigeria for more than 13 consecutive weeks without a local medical review.

ANNOUNCEMENTS

✚ **NBA EFFURUN
BRANCH** SET TO
REGISTER ONE
HUNDRED & FIFTY
(150) MEMBERS ON
THE NBA-NHIA
HEALTH
INSURANCE GIFSHIP
SCHEME

✚ CALL FOR
**RENEWAL FOR
MEMBERS**
ONBOARDED ON
THE NBA-NHIA
PILOT SCHEME IN
APRIL 2022 & MAY
2023

The poster is for a webinar titled "AI and Technology in Legal Practice for Lawyers with Disabilities". It features the logos of the Nigerian Bar Association (NBA) and the Lawyers with Disabilities Forum (LWDF). The event is scheduled for 20th March 2025 at 12PM on Zoom. The registration link is <https://bit.ly/4ig30Ec>. The speakers listed are Feranmi Adeoye (Co-founder Briefed LegalTech), Daniel Amaechi Onwe (Chairman ALDIN President), Prof. Teddy Idiabeta, Esq., FMA (Founder, Prof. Teddy Idiabeta Law Consult, Legal Tech Solutions provider), and the Moderator is Damilola Victoria Alabi (Member, Governing Council NBA-LWDF). The host is Patience N. Etumudon (Chairperson NBA-LWDF).

✚ **THE 2025 ANNUAL
GENERAL
CONFERENCE**
EARLY BIRD
REGISTRATION
CLOSES 31ST MARCH
2025.

**HURRY NOW &
REGISTER!**

WEBINAR ANNOUNCEMENT!!

THE NBA-LWDF INVITES YOU
TO ITS FIRST WEBINAR.

Register: <https://bit.ly/4ig30Ec> The
Invitation is open to everyone.



Have you registered for
NBA AGC 2025?

FEE SCHEDULE

1-9 YEARS	- N40,000
10-19 YEARS	- N75,000
20 YEARS & ABOVE	- N100,000
SAN, AG & BENCHERS	- N250,000
MAGISTRATES	- N75,000
JUDGES & KHADIS	- N100,000
NON LAWYERS	- N150,000
INT'L DELEGATES (PHYSICAL)	- \$500
SENIOR LAWYERS 70 YEARS & ABOVE & 40 YEARS POST CALL	- N150,000

**VIRTUAL PARTICIPATION: 1-7 YEARS (FREE)
8 YEARS AND ABOVE (N25,000)**

SCAN TO REGISTER

or visit
<https://agc.nigerianbar.org.ng/register/event/>

SAVE THE DATE

2025

NBA-SLP ANNUAL CONFERENCE

**Thursday 24th
Sunday 27th
APRIL 2025**

JOS, PLATEAU STATE

#NBASLPCONFERENCE2025

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info@nbaslp.org
www.nbaslp.org



**NIGERIAN BAR
ASSOCIATION**

**14th March, 2025
Friday 11:00 AM**

**WEBINAR ON COMBATING SEXUAL
HARASSMENT IN THE LEGAL PROFESSION:
PROMOTING A SAFE AND INCLUSIVE WORKPLACE**

In Commemoration of International Women's Day

Chief Host



**Mazi Afam
Osigwe, SAN**

President,
Nigerian Bar
Association

Speakers



**Dr. Ogwu
James Onoja,
SAN**

Chairman,
NBA Welfare
Committee



**Huwaila
Mohammed**

Chairperson,
NBA
Women's
Forum



**Confidence
Ezeala**

Program
Officer,
Gender
Mobile
Initiative

Moderators



**Auta
Nyada**

Welfare
Secretary,
Nigerian Bar
Association



**Blessing Udofa
-Poromon**

Treasurer,
Nigerian Bar
Association

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NYADA AUTA
NATIONAL WELFARE SECRETARY

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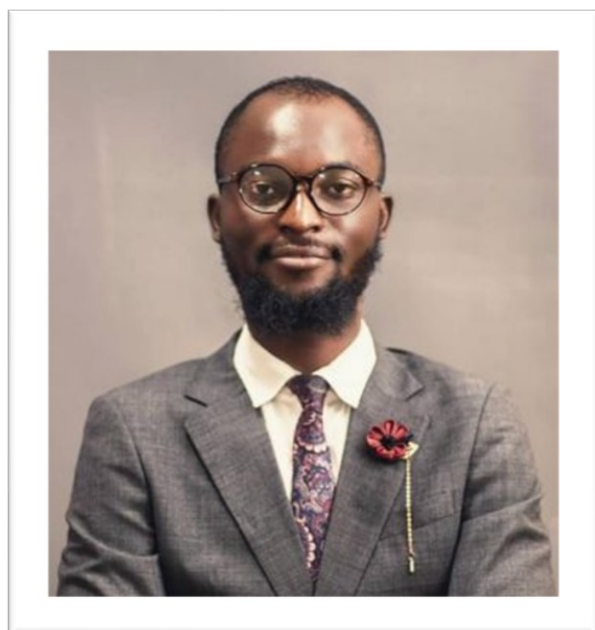
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