

# PREMIER POINT



# IMPROVING ACCESS TO HEALTHCARE SERVICES



**M**ore healthcare providers are now accepting the PSMAS card with little or no additional payment. This means that PSMAS members have better access to healthcare services.

This positive change comes after efforts to pay off debts owed to healthcare providers, some of which were overdue by more than 120 days, against a Statutory requirement to pay within 60 days.

PSMAS list of preferred providers, known as the Premier Express Network, includes various medical services like primary healthcare facilities, general practitioners, specialists, public and private hospitals, diagnostic services, pharmacies, and dental practitioners.

More healthcare providers are joining to serve PSMAS members, including those who were not interested in working with PSMAS before.

This progress is the result of the Society's efforts to prioritise paying healthcare providers on time. Previously, providers were not accepting the PSMAS card due to delayed payments. However, the current focus is on improving access to healthcare services for PSMAS members.

The Society also has a program to ensure that PSMAS members receiving cancer treatment have uninterrupted access to high-cost medicines until they finish their treatment cycle, with little or no additional payments required.

To date, hundreds of PSMAS members from all over the country have benefited under this program.

For dialysis, measures have also been put in place to ensure all patients continue to have access to services without additional payments at the point of care.

Arrangements have also been made for access to

Arrangements have also been made for access to surgical services in Harare, Chitungwiza, and Bulawayo, with similar plans in progress for Mutare, Gweru, and Bulawayo.

Efforts are underway to negotiate with pharmacies to provide both chronic and acute medicines to PSMAS members across the country.

To make the PSMAS card widely accepted, the Society has opened registration to all interested healthcare providers across the country. This means that members can access services from anywhere using their card. All public health institutions are now accepting PSMAS, providing access across all districts in the country.



## Download PSMAS healthcare service provider list on the following platforms:

**Website**  
[www.psmas.co.zw](http://www.psmas.co.zw)

**Mobile App**  
PSMAS 24/7

**Whatsapp**  
0783183530

**Link**  
<https://bit.ly/psmasproviderslist>

**or**  
**SCAN HERE**



For any feedback regarding the network email: [feedback@psmas.co.zw](mailto:feedback@psmas.co.zw)

# PINK OCTOBER PSMAS JOINS ANTI-CANCER DRIVE

**T**hrough its Premier Lifestyle programme, Premier Service Medical Aid Society (PSMAS) intensified its anti-cancer drive this October in commemoration of the Breast Cancer Awareness Month.

This drive has so far seen hundreds of members from Bulawayo, Manicaland and Mashonaland Central provinces receiving health education on breast cancer prevention including self-breast examinations. On top of the breast cancer awareness, PSMAS is also raising awareness and conducting screening for cervical and prostate cancer among other conditions.

October is dedicated to raising awareness around breast cancer. According to Global Cancer Observatory, breast cancer (16.1%) is the second most common cancer among Zimbabwean black women with cervical cancer (31.4%) being the most common, whilst in men prostate cancer is most common accounting for 26.2% of cancer cases. Though rare, it is important to note that breast cancer can occur in men.

Premier Lifestyle coordinator, Dr Tapiwa Chiworeka said members must take charge of their health by scheduling regular breast, prostate and cervical cancer screenings to detect risk factors early and manage them accordingly.

“As a leading medical aid company committed to promoting health and well-being, we recognise the critical importance of cancer screening in early detection and prevention. By promoting awareness, education, and proactive health management, we aim to empower individuals to prioritise their well-being and reduce the burden of cancer in our communities” he said.

Dr Chiworeka said while PSMAS has always been providing wellness services to its members country-wide, sometimes at the request of member organisations, the Society intensified its offerings in October as part of its contribution to the national anti-cancer campaign.

To date cancer screenings have been done in Bulawayo, Manicaland and Mashonaland Central provinces.

“Through partnerships with leading healthcare providers and facilities, PSMAS strives to make cancer screening services accessible and affordable for all members,” said Dr Chiworeka.



# UPDATE YOUR CONTACT DETAILS NOW!



It's time to update your banking and contact details with the Society to ensure you don't miss out on your refunds and crucial updates. We've been working hard to process refunds for you, but in some cases we've hit a roadblock. Many refunds are bouncing back due to outdated banking details.

Our Finance team identified a number of non-existent and dormant accounts resulting in member refunds processing delays.

## PLEASE NOTE:-

When you reach out to us, please remember to provide:

- PSMAS membership number
- Bank name
- Account name
- Account number

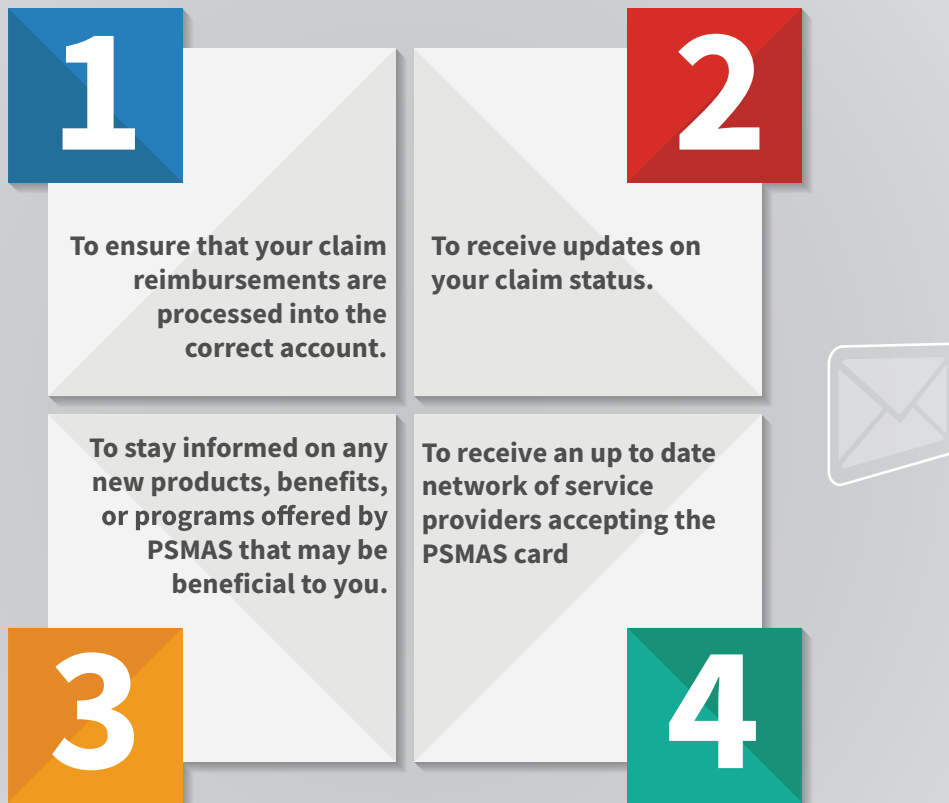
Don't forget to update your contact details too! We need your:

- Home address
- Mobile number
- WhatsApp number (if different)
- Email address
- Social media handles

To make it easy for you, you can download the PSMAS 24/7 Mobile App and utilise the self-service options to update your details. You can also email us at [membership@psmas.co.zw](mailto:membership@psmas.co.zw), WhatsApp us at **0783 183 530**, or give us a call at **08688002635**.

Ensure you keep your details up to date for smooth transactions and timely updates.

## WHY IS IT IMPORTANT TO UPDATE YOUR DETAILS:



Get in touch on the following platforms:

Call: 08688002635

Mobile App: PSMAS 24/7

WhatsApp: 0783 183 530

Facebook: PSMAS Zimbabwe

Website: [www.psmas.co.zw](http://www.psmas.co.zw)

or visit any PSMAS office near you

# HOW DOES MEDICAL AID WORK?



**M**edical aid is a form of insurance where members pay a monthly fee called a subscription in return of financial cover for medical treatment or related medical expenses when the need arises.

Members of a medical aid contribute money into a pool on a monthly basis to cover health-related expenses for any one of the contributing members as and when the need arises.

The medical aid concept operates on the principle of pooling resources and cross subsidy. The well subsidize the sick, and the young subsidize the old.

Due to the nature of healthcare interventions often required, a contributing member may easily exhaust their own subscriptions and they go on to benefit from contributions made by others contributing into the pool. On the other hand, some members may never get ill to utilise their benefits. Medical aid benefits do not accrue.

## Why should people be on medical aid?

It is important to have a financial fallback plan when emergency health situations arise, rather than to be caught unaware and not financially prepared. Illness

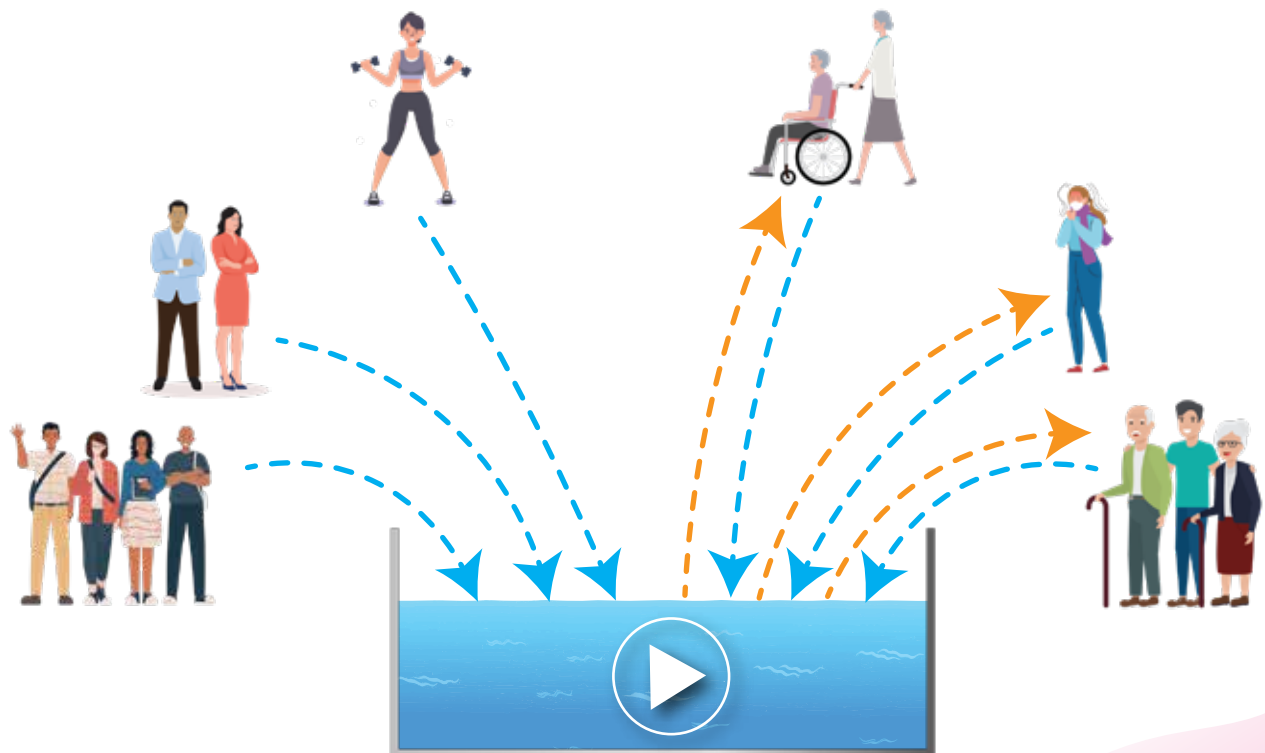
always strikes when people are least prepared financially. In such situations, the medical card comes to the rescue by enabling access to healthcare services.

It is advisable to join medical aid as soon as one has a regular income. Trying to join medical aid at an advanced age is difficult and expensive. This is because health usually starts to fail as people age.

It is important for people to value investing in healthy and productive lives and avoid premature death, which may be avoidable if one gets access to healthcare services

In essence, medical aid coverage;

- Lessens the financial burden on healthcare service costs when one's health or a loved one's is threatened. It is quite evident that healthcare costs are extremely high in these days and just one treatment can deplete any emergency funds that people may have. This is where medical aid coverage comes in.
- Helps members to get early treatment and regular health checks, rather than waiting for one to get sick. One does not need to visit healthcare practitioners only when sick, but also for health checks.



Cross subsidization

# KNOW YOUR PLAN

## STANDARD PLAN

A COMPREHENSIVE MEDICAL AID PLAN WITH AN ALL ROUND COVER, WHICH OFFERS THE FOLLOWING



Access to General Practitioners (GPs) with up to six (6) initial consultations

Maternity care benefits including delivery, hospitalization and cover for up to two 3D ultrasound scans and screenings during pregnancy



Hospitalisation in a private or public institution

Refraction and Optical services



Chronic Medicines cover from our chronic diseases list with up to 100% medicines cover from pharmacies on the PSMAS provider network

Rehabilitation services including Occupational and Speech therapy, Clinical Psychology and Physiotherapy



Dentistry services including dental appliances and their placement as well as orthodontic treatment

Acute Medicines  
- Up to the acute drug benefit limit



# FAQS

## 1. How do I become a member?

You can become a member by completing a physical application form at any PSMAS branch near you, or via the Mobile App PSMAS24/7 or sending a message to WhatsApp 0783 183 530 or emailing us at [marketing@psmas.co.zw](mailto:marketing@psmas.co.zw). You can also request for the same from your Human Resources department.

## 2. How much does my membership subscription cost?

Your membership costs depend on the plan that you are on. Below are the different costs for your PSMAS membership

	STANDARD	OPTIMUM
Member & Spouse each	US\$ 10.00	US\$ 15.00
Child	US\$ 7.50	US\$ 11.25
Adult Dependant	US\$ 10.00	US\$ 15.00
Extra & other beneficiary	US\$ 7.50	US\$ 11.25

**NB: All payable in local currency at prevailing interbank rate of the day.**

NB: (i) PSMAS also have products for non-public sector members, packages and rates of which are available upon request.  
(ii) For Member & Spouse and 3 Children, employer contributes 80% and member contributes 20%.

## 3. How do I add a beneficiary to my already existing membership?

You can add a beneficiary by completing an application form at any PSMAS branch near you, or via the Mobile App PSMAS24/7 or sending a message to WhatsApp 0783 183 530 or emailing us at [marketing@psmas.co.zw](mailto:marketing@psmas.co.zw)

## 4. How can I upgrade my plan?

You can upgrade your plan by completing an application form or request for an “upgrade” on WhatsApp 0783 183 530 or sending an email to [marketing@psmas.co.zw](mailto:marketing@psmas.co.zw)

## 5. How can I cater for my adult dependants if I am experiencing insufficient ZWG net salary?

You need to contact your nearest PSMAS branch for completion of TY30 Form enabling deductions for adult dependants in USD.

## 6. What are Waiting Periods and why do they apply?

Waiting periods refer to the designated time you need to wait after registering on PSMAS before you can utilise certain benefits or services. These waiting periods are established to safeguard the fund from possible abuse. The applicable waiting periods are as follows:

- New members must wait 3 months
- Hospitalisation & optical services 6 months
- Maternity benefits 9 months
- Specialist letter of guarantee, Ultrasound, MRI Scans & CT scans 1 year
- Chemotherapy, Haemodialysis & Prosthesis require 2 years

Note: New Born Babies and New Employees are exempted from these waiting periods

# WELLNESS CORNER



**P**SMAS, through the Premier Lifestyle banner designed a wellness programme to promote healthy living through early detection, prevention and disease self-management for all its members.

This programme offer and make available an array of health and wellness programmes and services to members, member organisations and employers. It also provides information that enable members to make health lifestyle choices for themselves and their beneficiaries with emphasis on diabetes, cardiovascular disease, cancer, hypertension, stress and depression.

## Services provided for under this programme include:

### Health Risk Assessment

A Health Risk Assessment (HRA) is a screening tool that help individuals to identify and understand their health risks and monitor health status over time. It assesses one's likelihood of developing common medical problems and injuries in future. This help individuals to make informed decisions about their health.

Our wellness educators assist members in identifying their health risks, raise awareness and provide motivation for members to practice positive health behaviours.

The following services are available to all members as complimentary:

- Health education and counselling based on outcome from health risk assessment
- Referrals for further management, where need be
- Follow up on response to interventions recommend-

Members are encouraged to undergo an HRA once every year. This can be arranged through your respective Human Resources departments.

Premier Lifestyle also has a number of initiatives to assist members in managing identified risks. These include:

- Nutrition, Diet and Weight Management
- Physical Activity
- Stress Management and Resilience
- Back & Neck Pain Care
- Interpersonal Relationships
- Sleep Management
- Substance Use Control Management
- General Wellness

**Detailed information on each programme will be shared in the next edition.**



## PSMAS WELLNESS OUTREACH CALENDAR

Province	Location	Date
Mashonaland Central	Guruve - DA's Office	Mon 21 October 2024
	Concession - Magistrate's Court	Tue 22 October 2024
	Mt Darwin - DA's Office	Wed 23 October 2024
	Bindura - Gvt's Complex	Thur 24 October 2024
	Bindura - PSMAS Office	Fri 25 October 2024
Mashonaland West	Kadoma	Mon 11 November 2024
	Sanyati	Tue 12 November 2024
	Chegutu	Wed 13 November 2024
	Chinhoyi	Thur 14 & Fri 15 November 2024



# OUTBREAK ALERT

**Z**imbabwe has recorded two confirmed cases of M-pox. According to the Ministry of Health and Child Care, both cases are in isolation and receiving appropriate treatment. The cases were reported from Harare and Mberengwa.

The World Health Organisation has since declared the outbreak a public health emergency of continental security and people are encouraged to be cautious due to the high mobility of people within the country and beyond as well as the contagious nature of the disease.

Every individual has a role to play to curb further spread of the disease.

## What is M-pox?

M-pox (formerly called monkeypox) is an infectious disease caused by the monkeypox virus. Symptoms include:

- Fever
- Rash (like pimples or blisters on the face, mouth, hands, feet and chest)
- Headache
- Muscle aches and backaches
- Swollen lymph nodes
- Chills
- Exhaustion
- Respiratory symptoms e.g sore throat, nasal congestion or cough

M-pox is normally self-limiting but can be severe in people with compromised immunity or have co-morbidities. Incubation period is usually three to 21 days.

## It spreads from contact with infected:

- Persons, through touch, kissing, or sex
- Animals, when hunting, skinning, or cooking them
- Materials, such as contaminated sheets, clothes or needles
- Pregnant persons may pass the virus on to their unborn baby.

## How to prevent M-pox

- Avoid contact with animals that could harbour the virus
- Avoid contact with any materials such as bedding, that has been in contact with sick animals or person
- Isolate infected persons
- Practice good hygiene (wash hands with soap and water or alcohol-based sanitiser)
- Clean and disinfect any contaminated surfaces
- Eat only properly cooked meat

## What to do when you get M-pox

- If you experience any symptoms mentioned above, or notice changed behaviour in any of your young children, you are encouraged to immediately seek medical attention.
- In the case you require further information on where to seek medical assistance, please contact us on **08688002635** or WhatsApp **0783183530**
- You can also contact Ministry of Health and Child Care on **+263772945032** or toll-free line: **2019**.



# PICTURE CORNER



PSMAS members get screened for blood pressure, blood glucose, BMI and prostat cancer in Gokwe, Chireya during the 2024 Annual Teachers' Conference



PSMAS members getting screened during the PSMAS Manicaland Wellness Outreach Programme that took place from the 7th to the 11th of October 2024



The Premier Service Medical Aid Society (PSMAS) team participating in the national clean up campaign in Harare. PSMAS continues to support a greener, eco-friendly future by maintaining the 4th Street Island.