

# PREMIER POINT

Magazine

8<sup>th</sup> Issue





# EDITOR

# FROM THE EDITOR'S DESK

Welcome to the latest edition of Premier Point- one that arrives at a pivotal moment for PSMAS.

Inside, you'll find a direct message from Board Chairman, Mr Machinjike, outlining a deliberate strategic path to correct historical deficiencies within the Society.

Dr. Nyadundu, our Principal Officer, follows with management's firm commitment to elevating service delivery.

We also showcase action, thus member engagement initiatives across the country preventive healthcare via wellness activities and share some heartfelt testimonials from members who have felt PSMAS's support during difficult times.

Don't miss our games and quiz section, plus the picture page showing us in action.

Turn the page- there's plenty to restore confidence and spark conversations.

Enjoy the read.

**Paidamoyo Chipunza**

## EDITORIAL TEAM

### CONTENT CREATORS

Pamela Mavhunga

Prince Masuka

Prince Bushu

### PHOTOGRAPHER

Regis Tsikai

### DESIGNER

Dumisani Mbele

# CHAIRMAN'S FOREWORD

The PSMAS Strategy for 2026–2030 is anchored in a deliberate and corrective strategic posture—one that confronts historical deficiencies with clarity, consolidates hard-won institutional lessons, and realigns the Society with the remedial imperatives articulated in the national development agenda. Crafted at a decisive juncture marked by the transition from interim stewardship to renewed institutional stability.

The Strategy sets out a coherent pathway towards sustainable growth and a transformed service delivery model. It affirms PSMAS's commitment to affordable and accessible healthcare, drawing purpose from the National Vision and coherence from prevailing national development strategies, while translating past reforms and proven initiatives into a disciplined framework for long-term impact and restored public confidence. It positions PSMAS as an active contributor to the attainment of a healthy and productive population—an indispensable foundation for the realisation of Vision 2030. In this regard, the Strategy affirms health security not merely as a social good, but as a catalytic enabler of national economic transformation.

Building on this renewed strategic direction, the Strategy recentres the Society on its core mandate of providing reliable, accessible, and high-quality healthcare funding for its members. Its formulation coincides with the recent adoption of a new Constitution by the membership, a milestone that has necessitated structural realignment, internal policy reform, and the reconfiguration of operational frameworks. This constitutional alignment transcends procedural compliance; it represents a recommitment to the principles of transparency, accountability, and a resolutely member-centric ethos as enshrined in Section 6 of the Society's founding instrument, thereby reinforcing institutional legitimacy and governance integrity.

Central to the execution of this vision is a comprehensive organisational transformation across PSMAS and its subsidiaries, encompassing structural rationalisation, operational optimisation,

and deliberate strategic repositioning. These reforms are designed to sharpen institutional focus on the Society's primary mandate, while ensuring that investments and service delivery partners operate with the requisite commercial discipline demanded by an evolving regulatory and fiscal environment.

Service excellence, underpinned by robust governance, constitutes a defining pillar of the Strategy. Strengthened oversight mechanisms, enhanced accountability frameworks, and proactive risk mitigation are prioritised to safeguard institutional integrity and sustainability. Within this context, the Board is positioned as a key enabler of strategic outcomes through effective resource mobilisation and the optimal deployment of financial and human capital. The Strategy further advances the adoption of resilient digital solutions, supported by a transformed, agile, and values-driven workforce capable of responding to emerging health financing demands.

These strategic pillars are reinforced by a renewed commitment to research and development, ensuring that products, services, and interventions remain relevant, responsive, and evidence based. Acknowledgement is also made of the challenges experienced by members during the period of stabilisation, with the Strategy charting a reform pathway that culminates in the Society's centenary milestone in 2030. Throughout this journey, an unwavering commitment to accountability and integrity remains central, ensuring that all member contributions are stewarded prudently in pursuit of long-term institutional viability.

The roles, programmes, and reform initiatives articulated in this Strategy collectively signify a renewed institutional covenant to restore confidence, entrench credibility, and fulfil the Society's social



mandate with discipline and purpose. Through coherent execution and principled leadership, the Strategy positions PSMAS to emerge as a resilient, sustainable, and trusted health-financing institution—one that honours the confidence vested in it by its members and the broader national community.

The successful realisation of this Strategic Plan ultimately rests on disciplined implementation, institutional coherence, and unwavering managerial commitment.

Accordingly, this Foreword underscores the imperative for management to translate strategic intent into measurable outcomes, ensuring that the ambitions set forth in this Plan are realised in service of members, aligned to national priorities, and enduring beyond the Strategy period.

**Nobert Machinjike**

Chairman of the Board

Premier Service Medical Aid Society  
(PSMAS)

# PSMAS UNVEILS 2026–2030 STRATEGY: A REASSURING PROMISE TO MEMBERS

**M**embers and stakeholders of the Premier Service Medical Aid Society (PSMAS) can look forward to a new era of stability, transparency, and member-first service, following the launch of the Society's 2026–2030 strategic plan.

Designed with your peace of mind at its core, this plan is not just a corporate roadmap but a clear and heartfelt promise to restore confidence and transform the way you experience healthcare. After listening carefully to concerns raised by members and other key stakeholders, PSMAS is shifting from a period of recovery to long-term sustainability, ensuring that every dollar you entrust to the Society works harder for you and your family.

Board Chairman Mr Nobert Machinjike reassures members that the strategy directly confronts past operational and governance challenges, not with excuses, but with decisive action. Central to this reassurance is the adoption of a new constitution that strengthens transparency, accountability, and member focus at every level. "We are repositioning PSMAS as a reliable provider of accessible and affordable healthcare," Mr Machinjike said, emphasising that governance reforms and enhanced oversight systems are already being implemented to protect your

interests.

Acting Principal Officer Dr Simon Nyadundu has described the strategy as a turnaround programme focused on one thing above all else: stabilising operations so that members receive predictable, timely service.

Dr Nyadundu said management is prioritizing reliable claims settlement, improved cash-flow management, and stronger contribution collection systems - not for administrative convenience, but to ensure that when you or your loved ones need care, the funds are available without delay.

Internal processes are being simplified and standardised, with strengthened accountability frameworks across the organisation, meaning fewer errors, less frustration, and a smoother experience for you. Technology will play a central role in the process, with new investments in automation, improved data systems, and more efficient claims processing- all aimed at reducing wait times and enhancing your overall experience.

Dr Nyadundu explained that these changes will result in faster claims turnaround times and more reliable access to healthcare services, directly addressing the

frustrations members have faced in the past.

The Society is also building an agile, high-performance workforce trained to treat every member with respect, efficiency, and service excellence, fostering a culture where accountability is not just a word but a daily practice.

For members, these steps signals a renewed commitment to dependable healthcare, with clear performance targets and ongoing monitoring to ensure promises are kept. For other stakeholders like employers who pay contributions on behalf of their employees, these steps offers reassurance that public funds will be managed with greater financial discipline, transparency, and oversight, strengthening the value delivered to every beneficiary.

PSMAS is not merely aiming to restore its standing as a trusted institution within Zimbabwe's healthcare system—it is promising to earn that trust anew, one member, one claim, and one caring interaction at a time. With this strategy, the Society is positioning itself as a stable, resilient, and member-centred partner for the years ahead, walking this journey of transformation together with the people it serves.



# PSMAS LAUNCHES 24/7 NATIONAL CONTACT CENTRE

Premier Service Medical Aid Society (PSMAS) is pleased to announce a significant enhancement to its member and service provider support services. With effect from **Wednesday, 20 May 2026**, the PSMAS Contact Centre is now operating 24 hours a day, 7 days a week, 365 days a year

Previously, the Contact Centre was available from 6am to 10pm daily. This expansion to round-the-clock service reflects PSMAS's ongoing commitment to ensuring that stakeholders receive timely, professional assistance whenever they need it – day or night.

Stakeholders are encouraged to direct all support queries to the Contact Centre, including but not limited to:

- Claim queries – status updates, claim submissions, and related enquiries
- Membership and subscription issues – new memberships, renewals, contribution statements, and member record updates
- ICT system-related issues – difficulties accessing member portals, system errors, or digital account support
- General enquiries about PSMAS benefits and services

The PSMAS Contact Centre is reachable through the following channels:

**Telephone:** 08688002635 (toll-free within Zimbabwe)

+263 242 791815-7

+263 242 705 186-8

+263 242 792 697-9

**WhatsApp:** 0783183530

**Email:** [contactus@psmas.co.zw](mailto:contactus@psmas.co.zw)

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

**Mobile App:** PSMAS 24/7

**Facebook:** PSMAS Zimbabwe

**X:** @PSMASZim

Members are encouraged to make use of the above platforms for assistance and support. For services that require physical interaction, members may visit any of our branches conveniently located across the country. The full branch network and locations are available on the PSMAS website.



## STAFF MOVEMENTS

PSMAS wishes to inform its valued stakeholders of recent leadership changes following the conclusion of fixed-term contracts for three senior executives at the end of March 2026. The organisation takes this opportunity to recognise their contributions while also announcing interim leadership appointments to ensure continuity across key functional areas.

### Marketing and Member Service Director

PSMAS announces the departure of Mr Edgar Makore, Director of Marketing and Member Services, following the conclusion of his contract at the end of March 2026.

During his tenure, Mr Makore contributed significantly to the strengthening of member engagement and the visibility of the organisation's services. His leadership in marketing and stakeholder relations has been instrumental in enhancing the PSMAS brand. The organisation expresses its gratitude for his dedication and contribution.

Mr Darlington Mageva - Marketing and Sales Manager- has been appointed to lead the Marketing and Member Service function. His appointment reflects confidence in his ability to sustain momentum in member engagement and ensure continued excellence in service delivery.

### Human Resources and Administration Director

PSMAS wishes to inform stakeholders of the departure of Mr Allen Gore, Director of Human Resources and Administration, following the completion of his fixed-term contract at the end of March 2026.

Mr Gore played a pivotal role in shaping the organisation's human capital strategy and strengthening administrative systems. His tenure was marked by a strong commitment to organisational development and people-centred leadership. PSMAS extends its sincere appreciation for his service and the lasting impact he has made on the institution.

To ensure continuity in this critical function, Ms Everjoy Manatsa - Human Resources Manager- has been appointed to oversee Human Resources and Administration. Ms Manatsa brings valuable institutional knowledge and leadership experience, positioning her well to guide the department and maintain the high standards expected by members and stakeholders.

### Head Information, Communication and Technology

PSMAS further announces the departure of Mr Lackson Mondo, Head of Information Communication and Technology, whose fixed-term contract concluded at the end of March 2026.

Mr Mondo made notable contributions to the development and management of the organisation's ICT systems, supporting operational effectiveness and digital capability. PSMAS acknowledges and appreciates his commitment and service during his tenure.

In the interim, Mr Munyaradzi Chibvongodze - ICT Manager has been appointed to head the Information Communication Technology function. His leadership will ensure the continued stability and performance of ICT services, which remain central to the organisation's operations.

# UNDERSTANDING SHORTFALLS AND CO-PAYMENTS

**U**nderstanding how medical aid works is essential in helping members make informed healthcare decisions and better manage medical expenses. One area that often causes confusion for many members is the issue of shortfalls and co-payments, particularly when seeking treatment at healthcare facilities or consulting specialists. While medical aid provides important financial protection against healthcare costs, there are instances where members may still need to contribute towards the cost of treatment.

In this article, we unpack what shortfalls and co-payments are, why they occur and how members can better understand their medical aid benefits.

## What Is a Shortfall?

A shortfall is the difference between what a medical practitioner or healthcare facility charges and what a medical aid society pays according to approved benefit tariffs set by the Association of Healthcare Funders of Zimbabwe (AHFoZ). AHFoZ is the umbrella body that represent medical aid societies in Zimbabwe.

When the healthcare provider's charges exceed the approved tariff, the remaining balance becomes a shortfall which may need to be paid by the patient.

While some healthcare providers may choose to waive a portion of the shortfall, members are generally responsible for settling these additional costs, especially for specialist consultations, procedures and surgeries.

Medical aid tariffs are designed to balance affordability for members while ensuring healthcare providers remain operationally sustainable.

## Why Do Shortfalls Occur?

Shortfalls have become increasingly common in Zimbabwe due to economic

and exchange rate fluctuations. Healthcare providers often adjust their fees in response to market conditions and operational costs. However, medical aid contributions cannot be adjusted daily in the same way, which creates a gap between provider charges and medical aid benefit tariffs.

As a result, some members may experience significant out-of-pocket expenses at certain healthcare facilities or for specialised services.

## Why Do I Pay Shortfalls Even After Years of Membership?

Medical aid works similarly to other forms of insurance. Contributions provide protection against healthcare costs, but benefits are allocated according to specific limits and time periods such as annually or quarterly. These benefits do not accumulate over time.

Even long-standing members may therefore encounter shortfalls if provider charges exceed the approved tariff levels.

## Why Can I Have a Shortfall on My First Treatment?

Shortfalls are determined by the provider's charges relative to the approved tariff, not by how often a member has used medical services. If the cost of treatment is higher than the tariff from the first consultation or procedure, a shortfall may still apply.

## Do Private Members Also Pay Shortfalls?

Yes. Shortfalls can affect both corporate and private members because all benefits are paid according to approved tariffs. Depending on the healthcare provider's charges, private members may also be required to cover the difference.

## Why Do Shortfalls Occur Even at Network Providers?

Healthcare providers within a medical aid network work in partnership with medical aid societies, but they remain independent businesses and may set their own fees. Medical aid societies continue to reimburse according to approved AHFoZ tariffs, which means shortfalls may still arise if provider fees are higher.

## Can Shortfalls Be Claimed Back?

No. Shortfalls are generally not claimable from the medical aid society. Members are responsible for settling any balance not covered under their medical aid benefits.

## Understanding Co-payments

A co-payment is a fixed amount that a member contributes towards a medical service. Co-payments may differ depending on:

- The type of healthcare service received
- Whether the provider is in-network or out-of-network
- The member's specific medical aid package or benefit option

For example, a specialist consultation may attract a higher co-payment than a visit to a general practitioner.

## Staying Informed About Your Cover

PSMAS encourages members to familiarise themselves with their benefit structures, approved tariffs and provider networks to better manage healthcare costs and avoid unexpected expenses. Understanding how shortfalls and co-payments work helps members make informed healthcare decisions while maximising their medical aid benefits.

# CO-PAYMENT VS SHORTFALL

## CO-PAYMENT

Vs

## SHORTFALL

Fixed amount or percentage paid by the member at the time of service.

Designed to share the cost of health-care expenses between the member and the medical aid scheme.

Typically applies to specific services or treatments.

The amount of co-payment is predetermined by the medical aid scheme.

Examples include co-payments for specialist consultations, hospital stays, or prescription medications.

The difference between the actual cost of a service and the amount covered by the medical aid scheme.

Arises when the service provider charges more than what the scheme is willing to pay.

Can occur for a variety of medical treatments or services.

The responsibility to cover the shortfall lies with the member.

Examples include shortfalls for surgical procedures, diagnostic tests, or specialized treatments.

# MAKING YOUR PSMAS CARD WORK FOR YOU: A SIMPLE GUIDE



Have you ever been told, “Sorry, we don’t accept the PSMAS card”? Or asked to pay cash at a pharmacy?

It can be frustrating, but don’t worry. This guide will help you avoid that situation and get the most from your contributions.

## THE GOOD NEWS: PSMAS HAS A NETWORK OF PROVIDERS

PSMAS works with thousands of healthcare providers across the country, including:



General doctors  
(GPs) and  
specialists



Pharmacies



Laboratories



Hospitals

These providers are located in every province and district. But how do you find one near you that accepts your card? You don’t need to go from door to door asking.

## THREE EASY WAYS TO FIND A PROVIDER



01

### Option 1: Send a WhatsApp (Easiest & Fastest)

Almost everyone has a phone. Simply send a WhatsApp message to **0783 183 530** using this exact format:

Provider network #YourDistrict #YourExactLocation #TypeOfDoctor

**Example:** Provider network #Harare #Dzivarasekwa #General Practitioner

You will receive a specific answer quickly.



02

### Option 2: Visit the PSMAS Website

Go to [www.psmas.co.zw](http://www.psmas.co.zw) → Click the “My Health” tab → Select “My Provider Network”.

You can view or download the full list of providers, or search by province and medical discipline.

You can also type in a doctor’s name to check if they are on the network.



03

### Option 3: Call the Contact Centre

Call 08688002635 (available Monday to Sunday, 6 AM to 10 PM).

Ask for a provider list in your area.

## What If I Use a Doctor Outside the Network?

You are allowed to do so. However, you will likely have to pay cash upfront. The good news? You can still submit a claim to PSMAS for reimbursement afterwards.

In short: Use the network to pay less cash. Use the WhatsApp, website, or call centre to find a network provider near you.

# PSMAS TAKES MEMBER ENGAGEMENT TO EVERY PROVINCE: A NEW DIALOGUE BEGINS

**W**hen Mr Gift Masawu (alias), a senior human resources officer at a government ministry in Mashonaland West, walked into a Chinhoyi Hotel on 8 April 2026, he carried with him not just a notepad, but months of collected frustrations, questions, and hopes from dozens of colleagues.

By the time he left the PSMAS provincial human resource officers symposium, he had something he had been missing for a long time: Answers.

"For years, employees would ask me about which providers were taking the PSMAS card, high shortfalls and co-payments thereby, questioning the relevance of medical aid, and I had no clear information to give them," Mr Chipare shared during the interactive session. "Today, I finally have the full picture. I can now go back and reassure my colleagues that PSMAS is listening and acting." His testimony captures exactly what the Premier Service

Medical Aid Society (PSMAS) is striving to achieve through a nationwide series of engagement symposia with human resource practitioners.

The journey began in Harare during the first quarter of 2026, where the inaugural symposium set the tone for what PSMAS calls a "new era of listening." Now, every province across the country will host similar engagements, creating an unprecedented national dialogue between PSMAS and the very people who support its members daily.

The idea is simple but powerful: HR practitioners are the frontline link between PSMAS and its members. They are the ones who receive calls about card rejections, who field questions about benefits, and who witness firsthand the challenges members face at the workspace. By engaging directly with these practitioners, PSMAS aims to provide clear, up-to-date information on products, services, and policy updates, while also hearing,

documenting, and acting on the challenges members are experiencing. It is a two-way conversation designed to rebuild trust from the ground up.

The Mashonaland West symposium, the latest in this rolling national programme, brought together a broad cross-section of government stakeholders, district and provincial leadership, and HR officers from various government institutions.

Speaking to the practitioners, Mashonaland West Resident Minister Marian Chombo, underscored how effective communication between HR practitioners and medical aid providers directly supports Zimbabwe's Vision 2030, noting that when employees fully understand and access their medical aid benefits, staff welfare and productivity improve.

She commended PSMAS for creating a strategic platform that enhances collaboration between service providers



and government institutions—a sentiment echoed by many HR officers in the room.

Minister Chombo was represented by Office of the President and Cabinet deputy director for human resources Mr Seremani.

Speaking at the same event, PSMAS Managed Care Director, Dr Munyaradzi Mujuru, addressed past service delivery concerns head-on, reassuring attendees that the Society was working flat out to improve access to healthcare, strengthen

provider relations, and resolve long-standing member challenges.

HR practitioners present openly shared their experiences, both frustrations and recent improvements. Many commended PSMAS for the service delivery progress already visible under the new governance structure, expressing cautious but genuine optimism.

For PSMAS, these provincial symposia are not one-off events but a core pillar of a

broader strategy to strengthen stakeholder relations, improve communication, and enhance service delivery across all member institutions. And for Mr Chipare and HR practitioners like him across the country, the message is finally clear: PSMAS is not just sending letters it is showing up, province by province, to listen, explain, and rebuild together. The remaining provinces are now scheduled to host their own symposia, ensuring that no member representative is left without a voice.

## PSMAS CARING FOR WOMEN, STRENGTHENING COMMUNITIES



*PSMAS Population Health and Wellness Coordinator Dr Tapiwa Chiworeka briefs ZPCS medical team on PSMAS Wellness Program*

**F**or many women, access to quality healthcare is not only essential to their wellbeing, but also to the strength of the families and communities they nurture. At Premier Service Medical Aid Society (PSMAS), recognizing women goes beyond symbolic gestures. It is reflected in sustained efforts to support women through comprehensive healthcare services and wellness initiatives designed to meet their needs at every stage of life.

Central to this commitment is the PSMAS maternity benefit programme, offered through its medical aid cover. The programme supports women throughout their pregnancy journey, from early maternal care to delivery and beyond.

Expectant mothers have access to essential services including consultations, scans, and hospitalization, helping to ensure safer pregnancies and healthier outcomes for both mother and child.

Support does not end at childbirth. The cover continues to provide ongoing healthcare services such as cancer screenings, optical and dental care, reinforcing the importance of continuous wellness for women. Children born under the cover are supported up to the age of 18, with extended benefits available for those who are still in school, ensuring continuity of care during important developmental years.

This holistic approach reflects a broader

understanding that supporting women's health requires long-term investment not only during pregnancy, but throughout their lives.

Beyond healthcare coverage, PSMAS strengthens its recognition of women through community-driven wellness initiatives and strategic partnerships. Among these is the sponsorship of the Zimbabwe Republic Police Women's Network and Wellness Day Marathon, which brings together participants from the police service, PSMAS, and other health organizations. The event highlights the importance of physical fitness and collective responsibility in promoting women's wellness, with both men and women taking part in solidarity.

During the event, PSMAS provided free screenings for its members, focusing on Non-Communicable Diseases (NCDs) an essential step in encouraging early detection and preventive care.

PSMAS also partnered with the Zimbabwe Prisons and Correctional Services (ZPCS) to support wellness initiatives that combine service delivery with professional knowledge sharing. Screenings were conducted for members, while healthcare practitioners benefited from insights into effective screening methods.

Reflecting on these efforts, Dr Tapiwa

Chiworeka, PSMAS Population Health and Wellness Coordinator, emphasized the importance of proactive healthcare:

“Supporting women’s health goes beyond treatment. It is about creating access to preventive services, empowering women with knowledge, and ensuring they are supported at every stage of life.”

PSMAS has been extending its outreach through Premier Lifestyle Wellness Campaigns in all provinces of the country,

bringing services closer to communities. Screenings take place in schools, PSMAS offices, and clinics operated by Premier Service Medical Investments (PSMI), playing a vital role in promoting early detection of conditions such as Breast Cancer and Cervical Cancer.

Through this integrated approach combining comprehensive medical cover, community outreach, and strategic partnerships PSMAS continues to demonstrate that recognizing women is not a once-off event, but an ongoing commitment grounded in care, access, and empowerment.

## PSMAS LEADS AGAINST LIFESTYLE DISEASES BRINGS HEALTH SCREENING TO YOUR DOORSTEP

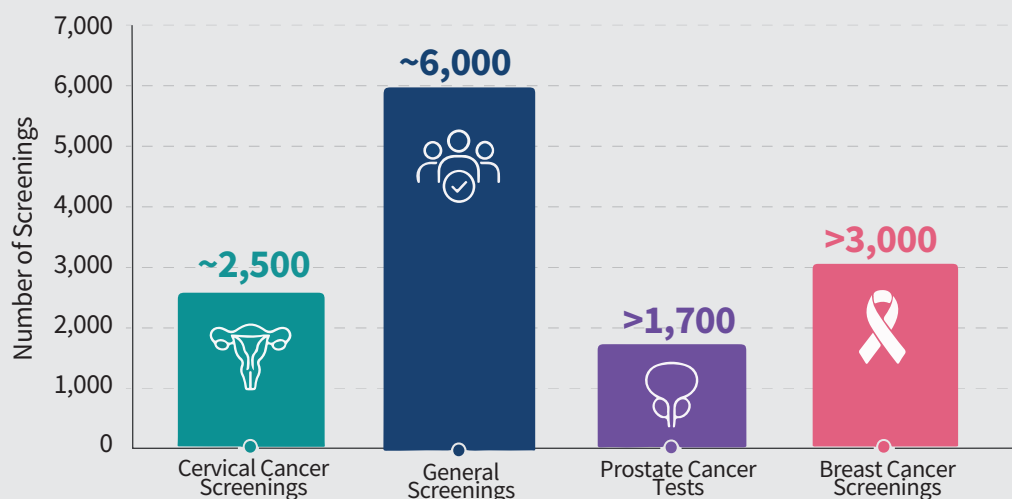
In a decisive move to champion the health of members and bolster the Government of Zimbabwe’s fight against non-communicable diseases (NCDs), the Premier Service Medical Aid Society (PSMAS) is leaving no member behind. Through its innovative Premier Lifestyle programme, PSMAS is redefining healthcare by shifting from reactive treatment to proactive prevention, taking vital screening services directly to members at their workplaces.

As Zimbabwe’s leading medical aid society, PSMAS recognises that a healthy nation is built on a foundation of prevention. That’s why it is proud to partner with member organisations across the country to bring essential health checks right to member’s doorstep. PSMAS believe that convenience is key to encouraging everyone to take that crucial first step in managing their health.

Dedicated teams have already rolled out the program to numerous institutions, including the Zimbabwe Prison and Correctional Services, Zimbabwe Republic Police, Judicial Services Commission, Zimbabwe Anti-Corruption Commission, and the Ministries of Primary and Secondary Education, and Local Government and Public Works. But this is just the beginning. The Society is systematically moving across all centres and institutions to ensure every single



## PSMAS HEALTH SCREENINGS OVERVIEW



member has access to these life-saving services.

Since the inception of this intensified drive, PSMAS teams have visited Harare, Marondera, Bindura, Masvingo, Mutare, Bulawayo, Beitbridge, Mvuma, Kwekwe, Chinhoyi and Gweru. The response has been tremendous, with sights set on conducting 30,000 tests in the first quarter alone. So far, nearly 6,000 general screenings have been conducted, alongside over 3,000 breast cancer screenings, nearly 2,500 cervical cancer checks, and more than 1,700 prostate cancer tests. These numbers represent more than just statistics; they represent members who have been empowered with knowledge about their health.

This targeted, institutional approach represents a significant evolution from previous outreach programmes. While PSMAS will continue to host community-based outreaches and dedicated Wellness Weeks as a mop-up exercise, this new strategy ensures the Society proactively reaches every member, rather than waiting for them to come to PSMAS.

“The idea is to leave no stone unturned,” explains PSMAS Population Health and Wellness Coordinator, Dr Tapiwa Chiworeka. “We want to reach out to every member by providing them with an opportunity to assess their health status and detect potential risks before they develop into serious conditions. Prevention and early detection are the most powerful tool we have in the fight against non-communicable diseases.”

These NCDs—including hypertension, diabetes, obesity, and various cancers—pose a growing health challenge in Zimbabwe, currently accounting for a third of all deaths. Many of these conditions are linked to lifestyle choices and can be managed if caught early or even prevented. PSMAS is committed to changing this statistic by empowering its members with the tools for early detection.

As part of the Society’s continued focus on preventative healthcare, the wellness programme is structured as an annual benefit available to all members under the Society’s wellness package. This means as a PSMAS member regardless of plan you are on, you are entitled to:

- **General Screenings:** At least once a year for blood pressure, blood sugar, and body mass index (BMI).
- **Cancer Screenings:** Regular checks for prostate and breast cancer, and
- **Cervical Cancer Screenings:** As per national guidelines (every 3-5 years depending on the test).

For those identified with risk factors or diagnosed with a condition during screenings, PSMAS is there for the long haul. Members are supported through medication and comprehensive care programmes designed to help them effectively manage their health and mitigate future risks.

If the PSMAS team hasn't visited your organisation yet, speak to your employer or HR department about hosting a PSMAS wellness day. In the meantime, take advantage of the PSMAS outreaches and wellness weeks. Follow PSMAS social media handles to know where and when teams will be in your area.

Take control of your health today, because with PSMAS, your well-being is our priority.



## VOICES OF MEMBERS: THE PSMAS EXPERIENCE



PSMAS helped me access tests and medication without any cost when I was struggling financially. I'm grateful for the support and hope these services continue."

**Lisa Mapokoto**



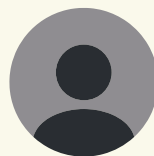
"PSMAS services are helpful, especially when we do not have cash. I only hope the support provided at pharmacies can be increased."

**Lucia Mukarati**



"I have been with PSMAS since 1998. Services have improved over time, and I am now receiving good care. I hope issues like shortfalls will be addressed."

**S. Marovatsanga**



"I receive healthcare support through PSMAS in Marondera, and my children also access quality services. The care has been consistent and reliable."

**Silvia Sithole Fundire**



"When my husband fell ill, we received excellent care and an X-ray without any shortfall. The staff were caring, and the service was outstanding. I am very happy with PSMAS."

**Isheanopa Muranda**



"PSMAS is making a difference in our communities. Even in areas like Southlea Park, pharmacies are now providing medication without any shortfalls."

**Member Testimonial**

# HANTAVIRUS: WHAT ZIMBABWEANS NEED TO KNOW

Public health experts across the world continue to monitor hantavirus, a rare but potentially serious viral disease mainly spread through contact with infected rodents and their waste products. While cases remain relatively uncommon globally, growing international travel and increased human interaction with wildlife and rodents have kept the disease under global health surveillance.

According to the World Health Organization, hantaviruses are primarily transmitted through contact with infected rodent urine, saliva or droppings, especially in enclosed or poorly ventilated spaces contaminated by rats or mice.

People may be exposed while cleaning storerooms, warehouses, abandoned buildings, cabins, food storage areas or homes affected by rodent infestations. Health experts advise that prevention and good hygiene practices remain the best protection against infection.

Early symptoms of hantavirus infection may include fever, headaches, muscle pain, fatigue, nausea or stomach discomfort. In more severe cases, patients may develop breathing difficulties or complications affecting the kidneys,

depending on the strain involved. Medical experts note that early medical attention and supportive hospital care significantly improve recovery outcomes.

Health authorities continue to encourage communities to focus on cleanliness, sanitation and rodent control measures. Important prevention tips include keeping homes and workplaces clean, properly storing food, safely disposing of waste, avoiding direct contact with rodent droppings or urine and improving ventilation in enclosed spaces.

Experts also warn against sweeping dry rodent droppings, as this can release contaminated particles into the air. Instead, affected areas should first be dampened or disinfected before cleaning. Groups such as farmers, informal traders, mine workers and residents in densely populated areas are encouraged to remain especially vigilant about maintaining safe and hygienic environments.

Health specialists state that hantavirus does not spread easily between people. However, the Andes strain, previously identified in parts of South America, has been associated with limited human-to-human transmission after prolonged close contact.

There is currently no specific vaccine for hantavirus infection, with treatment mainly focused on supportive care and monitoring complications. Public health experts emphasise that strong disease surveillance, public awareness and healthy living environments remain essential in reducing the risk of infectious diseases.

PSMAS encourages members to remain informed, maintain proper hygiene practices and seek prompt medical attention if experiencing unusual flu-like or respiratory symptoms.

## Sources and References

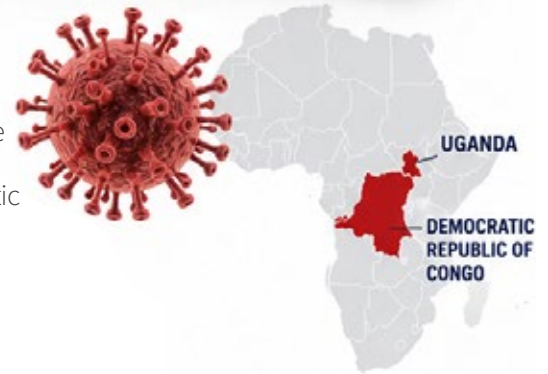
- **The Herald** – *Explainer: What you need to know about the Hantavirus*
- **World Health Organization** – *Hantavirus Fact Sheet*
- **Jonsson, C. B., Figueiredo, L. T. M., Vapalahti, O. (2010)**. A global perspective on hantavirus ecology, epidemiology, and disease. *Clinical Microbiology Reviews*, 23(2), 412-441.
- **Li et al. (2024)**. Seroprevalence of hantavirus infection in non-epidemic settings over four decades: a systematic review and meta-analysis. *BMC Public Health*.
- **Tian, H., Stenseth, N.C. (2019)**. The ecological dynamics of hantavirus diseases. *PLoS Neglected Tropical Diseases*.



# EBOLA AWARENESS AND PREVENTION MEASURES



Health authorities are encouraging the public to stay informed and take preventive measures following the recent Ebola outbreak reported in parts of the Democratic Republic of Congo and Uganda.



The World Health Organization recently declared the outbreak a Public Health Emergency of International Concern after confirmed cases crossed borders into Uganda.



Ebola is a severe viral disease spread through direct contact with infected blood, body fluids or contaminated materials.

Early symptoms may include fever, fatigue, headaches, muscle pain and sore throat, which can later progress to vomiting, diarrhoea and severe weakness.



## Members are encouraged to:



- Wash hands regularly with soap and clean water



- Avoid direct contact with sick individuals or bodily fluids



- Avoid handling bodies of suspected Ebola victims without trained health personnel



- Seek immediate medical care if experiencing symptoms after possible exposure or



**EARLY CARE SAVES LIVES**

If you feel unwell after possible exposure or travel to affected areas, seek medical care immediately

Health authorities across the region continue to strengthen surveillance, contact tracing and emergency response measures to contain the outbreak.



# Stay Well This Winter

## TIPS TO HEALTH & WELLNESS DURING THE WINTER SEASON

As temperatures drop, so does our body's natural defense against illness. Winter brings increased risks of colds, flu, and other respiratory conditions- but with the right precautions, you can protect your health and stay energized throughout the season.



### BOOST YOUR IMMUNITY

**A strong immune system is your first line of defense.**

- Eat nutrient-rich foods like fruits, vegetables, and whole grains
- Include immune-boosting vitamins (Vitamin C, D, and Zinc)
- Stay hydrated-warm water, teas, and soups help maintain balance



### KEEP WARM, STAY PROTECTED

**Cold weather can weaken your resistance to illness.**

- Dress in layers to retain body heat
- Cover your head, hands, and feet when outdoors
- Avoid sudden temperature changes where possible



### PRACTICE GOOD HYGIENE

**Prevent the spread of seasonal illnesses.**

- Wash hands regularly with soap and water
- Use hand sanitizers when on the go
- Cover your mouth when coughing or sneezing



### STAY ACTIVE INDOORS

**Don't let the cold slow you down.**

- Engage in indoor workouts or home exercises
- Stretch regularly to improve circulation
- Aim for at least 30 minutes of activity daily



### PRIORITISE REST & MENTAL WELLNESS

**Your body heals and recharges during rest.**

- Get 7-9 hours of sleep each night
- Manage stress through relaxation techniques or meditation
- Stay socially connected- even virtually



### STAY ON TOP OF YOUR HEALTH

**Preventive care is key.**

- Take prescribed medications consistently
- Schedule routine health check-ups
- Seek medical attention early if symptoms persist



### PSMAS CARES FOR YOU THIS WINTER

At PSMAS, your health and wellbeing remain our priority. Our comprehensive medical aid services ensure you and your loved ones have access to essential healthcare when you need it most.



### REMEMBER: PREVENTION IS BETTER THAN CURE

Take small steps today for a healthier, safer winter season.

# FAQs

## MEMBER COMMUNICATION

### 1 Which ones are PSMAS official communication platforms

You can contact PSMAS via any of the below channels:

- **Contact Centre** 08688002635
- **WhatsApp** 0783 183 530
- **Email** [contactus@psmas.co.zw](mailto:contactus@psmas.co.zw)
- **Facebook** PSMAS Zimbabwe
- **X** @PSMASZim
- **Website** [www.psmas.co.zw](http://www.psmas.co.zw)
- **SMS Notifications**
- **Email communication**

### 2 How can I ensure I receive communication from PSMAS?

To stay updated, ensure that:

- Your mobile number is active and correctly registered
- Your email address is up to date
- You follow PSMAS on official platforms

### 3 How do I update my contact details?

You can update your details by:

- Visiting any PSMAS branch near you
- Submitting updated information with supporting identification via email to [contactus@psmas.co.zw](mailto:contactus@psmas.co.zw) or WhatsApp 0783 183 530

### 4 Are my personal details and communication confidential?

Yes. PSMAS ensures that all member information is handled in accordance with confidentiality and data protection standards.

### 5 What should I do if I receive suspicious communication claiming to be from PSMAS?

- Do not share personal information
- Verify the message with PSMAS and report the communication immediately

### 6 Does PSMAS send reminders for contributions or important updates?

Yes.

Members may receive reminders via SMS or email platforms regarding:

- Claims status
- Remittances
- Contributions due
- Membership status
- Important announcements

### 7 What should I do if I am not receiving communication from PSMAS?

You should:

- Verify or update your contact details with PSMAS

### 8 Can employers or HR receive communication on behalf of members?

Yes.

To ensure important information reaches members, PSMAS works closely with:

- Employer representatives
- Human Resources Personnel

### 9 Can I provide feedback on PSMAS communication?

Yes.

Members are encouraged to share feedback via:

- Contact centre
- Email
- Service centres

This helps improve communication effectiveness.

# JOIN OUR WHATSAPP CHANNEL!

Get the latest updates, news & tips!



**PREMIER SERVICE MEDICAL  
AID SOCIETY (PSMAS)  
Channel**



Follow now and stay connected with PSMAS

# THE WINNING TEAM

## ZITF 2026 SILVER AWARD IN THE BEST ZIMBABWEAN MEDICAL, HEALTH AND PHARMACEUTICALS EXHIBIT



PSMAS was recognised for delivering one of the standout exhibitions at the recent Zimbabwe International Trade Fair (ZITF) in Bulawayo. The Society showcased its transformation journey, improved service delivery, and member-centred approach under the theme “Connected Economies, Competitive Industries.” Visitors engaged with services including cover status checks, wellness screenings, cancer assessments, and general health checks. PSMAS Marketing and Sales Manager Mr Darlington Mageva said the Society remains committed to bridging the financial gap in accessing quality healthcare while reviewing products to meet members’ needs. Communications and Stakeholder Relations Manager Ms Paidamoyo Chipunza said the recognition reflects growing stakeholder confidence and trust.

## MINISTRY OF PRIMARY AND SECONDARY EDUCATION ZIMFIT AWARDS CEREMONY



Premier Service Medical Aid Society (PSMAS) has been awarded a Certificate of Appreciation by the Ministry of Primary and Secondary Education for its contribution to the ZimFit Programme and national school wellness initiatives. Through its wellness campaigns, PSMAS has supported the successful hosting of the Indigenous Games Festival and National Schools First Aid Competitions. Since 2017, the organization has screened approximately 50,000 teachers nationwide through school-based health outreach programs. The recognition reflects PSMAS’s continued commitment to promoting healthy lifestyles, empowering communities and building a healthier future for Zimbabwe.

## THE WORKERS’ DAY COMMEMORATIONS BEST EXHIBIT



We took home First Prize for Best Exhibit, thanks to our on-site health screening services and education on health and medical aid services. This award is a reminder: medical aid isn’t a luxury—it’s a necessity for life’s unexpected moments. For Government employees, PSMAS cover is government-subsidised. Not joining means losing out on a key condition of service.

Thousands of workers gathered at Harare Girls High School today to commemorate solidarity, workers’ rights, fair wages and social protection. Among the exhibitors, PSMAS reaffirmed its commitment to supporting a healthy and productive workforce through accessible healthcare solutions. Workers visited the PSMAS exhibition stand to learn more about medical aid, wellness programmes and preventative healthcare services. The organisation emphasised that access to

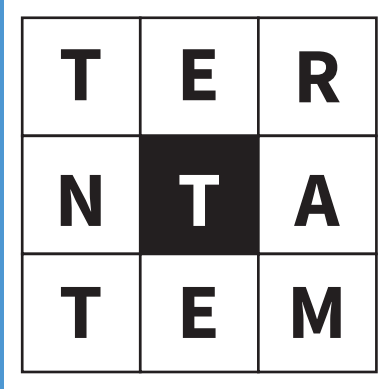
quality healthcare is a key pillar in protecting the dignity of labour and ensuring workers and their families are supported. The event continued with messages of unity, empowerment and improved social protection for all workers.



# FUN SECTION



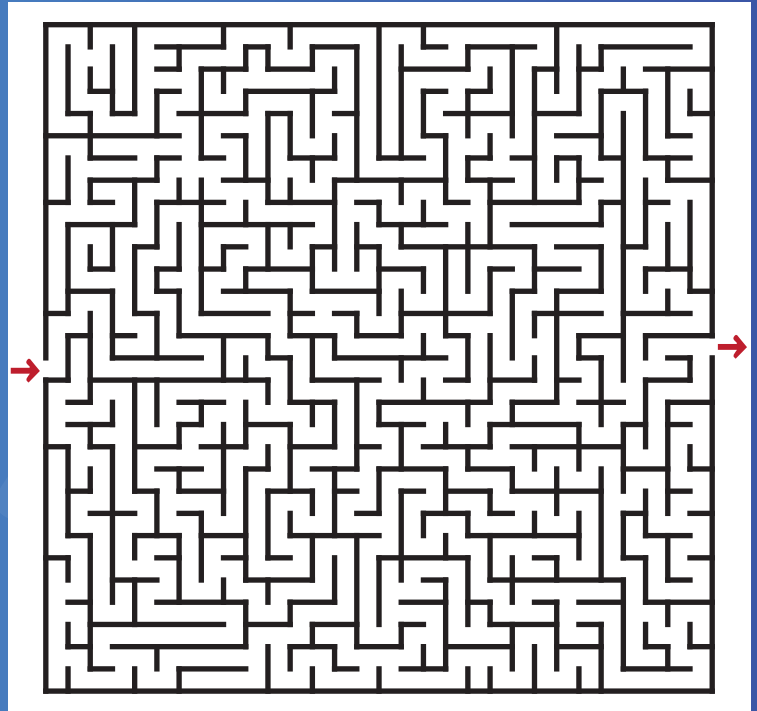
## WORD BLOCK PUZZLE



### Rules

- Words must be 4 letters or more
- Must include the centre letter
- Each letter used once per word
- Valid English words only
- Goal: find the 9-letter health-related word

## MAZE

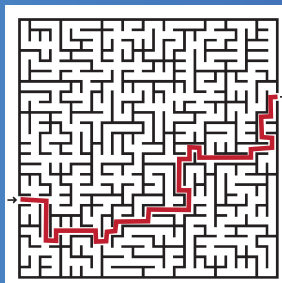


## SPOT THE 5 DIFFERENCES



### FROM THE LAST ISSUE

- USED
- SUED
- DUES
- HUES
- SHED
- ELSE
- EELS
- LEES
- LUSH
- SCUD
- SLUE
- DUELS (5)
- SLUES (5)
- CLUES (5)
- HEELS (5)
- HEEDS (5)
- SLUSH (5)
- SLASH (5)
- SLUED (5)
- SCUDS (5)
- SCHEDULE (8)
- SECLUDES (8)
- SECLUDE (7)
- SEDUCE (7)
- ELUDES (6)
- DEUCES (6)
- SEDUCE (6)
- LUSHES (6)



# PICTURE CORNER



*A PSMAS member engages in conversation with Ms Ndangariro Marindire at the PSMAS Stand during ZITF*



*PSC Secretary tours the PSMAS stand during ZITF*



*Member receives routine medical screening during the Bindura Wellness Outreach*



*Members receive information on products and services at the ZRP Marathon*



*Deputy Minister of Public Service, Labour & Social Welfare Hon. Mercy Dinha receives a blood sugar test during the Workers' Day Commemoration*



*PSMAS Board Members tour one of the PSMAS branches as part of their induction process*