PREMIER POINT

Magazine

9th Issue

Produced by PSMAS Communications and Stakeholder Relations

EDITOR

FROM THE EDITOR'S DESK

Welcome to this edition of Premier Point Magazine.

This issue highlights the Society's resilience, milestones, health insights, and member experiences.

Highlights include the 90th AGM in Harare, with the Chairman's update on operational progress, member value, and sustainable growth.

We also discuss medical aid beyond retirement and its role in quality care, financial security, and peace of mind.

Member testimonials reflect improved service delivery and our commitment to continuous improvement.

For Men's Mental Health Awareness Month, we encourage open conversations, awareness, and support.

Member Education explains how PSMAS is improving access to chronic medicines through negotiated prices and reduced co-payments.

The Fun Section offers activities to entertain and challenge you.

Thank you for being a valued member as we continue building our legacy and improving members' health and well-being.

Happy reading!

Paidamoyo Chipunza

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FROM CRISIS TO CONFIDENCE:
PSMAS CHARTS A BOLD PATH TO RECOVERY

The Premier Service Medical Aid Society's (PSMAS) 90th Annual General Meeting (AGM) marked a significant milestone in the Society's journey from crisis towards recovery, highlighting progress in restoring governance, financial stability and member confidence.

Held in Harare, the AGM reflected on the challenges that followed a prolonged period under Interim Management between January 2024 and November 2025, which exposed governance failures, liquidity constraints and weaknesses identified through a forensic audit.

Mr Norbet Machinjike

Board Chairman Norbert Machinjike said rebuilding the Society requires consistent discipline and accountability.

"Governance restoration is not an event, it is a discipline we must practise every day." He said the Board remains committed to implementing the forensic audit recommendations to restore trust among members, healthcare providers and regulators.

The recovery strategy is centred on four priorities:

- Strengthening revenue and growing membership
- Improving claims management
- Recovering outstanding contributions
- Containing operating costs

The Board has also approved a restructuring programme aimed at improving efficiency and ensuring long-term sustainability.

Early results are already visible. Claims processing increased from 58,000 in 2024 to 120,000 in 2025, electronic claims now account for 95% of submissions, and the provider network continues to expand. The appointment of a substantive Principal Officer, who assumes office on 1 September 2026, is expected to further strengthen leadership and service delivery.

Members are also experiencing improved access to healthcare, including treatment for chronic conditions, surgeries and preventive wellness programmes.

One member receiving treatment for Stage 3 cancer said PSMAS restored his confidence after helping him access hospitals, pharmacies and laboratories with little or no shortfalls.

"The medical aid covered the majority of my expenses, and I am extremely grateful. I continue to use my PSMAS cover for all the services I need."

The Society's Premier Lifestyle wellness programme is also encouraging preventive healthcare, helping members identify health risks early and seek treatment before conditions worsen.

Looking ahead to its centenary in 2030, PSMAS says its focus goes beyond recovery.

"We are not merely rebuilding PSMAS; we are redefining what a member-centred, financially sound and well-governed medical aid society should look like in Zimbabwe," said Mr Machinjike.

He said while challenges remain, the Board is confident the Society is on a clear path towards sustainable growth and renewed confidence.

PSMAS
PREMIER SERVICE MEDICAL AID SOCIETY

PSMAS TRANSFORMATION JOURNEY

Rebuilding Trust. Improving Healthcare. Delivering Better Member Experience.

PSMAS is reinforcing its commitment to providing dependable healthcare by strengthening governance, improving service delivery and investing in a better experience for its members.

As the Society continues its transformation journey, members are already seeing positive changes.

“Our priority is to ensure shorter claims turnaround times, greater provider availability, improved access to medicines and a more responsive service platform.

- Mr Nobert Machinjike
Board Chairman

PROGRESS ALREADY ACHIEVED

CLAIMS PROCESSING CAPACITY

Claims processing capacity has more than **doubled.**

DIGITAL TRANSFORMATION

95% of claims are now submitted electronically. Facilitating improved turnaround times.

EXPANDED HEALTHCARE NETWORK

More healthcare providers have joined the PSMAS network, giving members **better access, more choices and greater convenience.**

BETTER ACCESS

Ongoing improvements are helping members access healthcare services and medicines more efficiently.

IMPROVED MEMBER EXPERIENCE

Investing in a more responsive service platform for our members.

STRENGTHENING GOVERNANCE

Rebuilding trust remains our top priority.

- Implementing corrective measures from the forensic audit covering 2022 to 2024.
- Promoting transparency, accountability and good governance.

SUSTAINABILITY MEASURES

Building a stronger, sustainable PSMAS.

- Strategic restructuring measures to reduce administrative costs.
- Directing more resources toward member services.

OUR PURPOSE

With stronger governance, improved operational performance and a clear focus on member needs, PSMAS is steadily restoring confidence and delivering on its promise to provide **reliable, accessible and quality healthcare for Zimbabweans**

KEY STRIDES TO DATE

1. Implementation of corrective measures to the forensic audit report findings.
2. Reduction of administrative costs to match revenue.
3. Claims processing capacity **doubled**.
4. Electronic claim submission stands at 95% facilitating for improved turnaround times.
5. Service provider network has expanded.

KEY PRIORITY AREAS

6. Shorter claims turnaround times.
7. Greater provider availability.
8. Improved access to medicines.
9. More responsive service platform.

Together, we are building a healthier future for you and your family.

RETIREMENT:
DON'T OVERLOOK PLANNING FOR YOUR HEALTHCARE NEEDS

Retirement is often viewed as a time to relax after years of hard work, pursue personal interests and enjoy more time with family.

While financial planning is widely recognised as an essential part of preparing for retirement, one equally important aspect sometimes overlooked is planning for your healthcare needs.

As people grow older, the likelihood of developing health conditions increases. Many retirees find themselves requiring more frequent medical consultations, specialist reviews, diagnostic tests, medication and hospital care than they did during their working years. This makes continued access to quality healthcare not just important, but essential.

During recent retirement planning awareness sessions organised by the Zimbabwe Confederation of Public Sector Trade Unions in conjunction with the Public Service Commission in Mashonaland West and Harare provinces, PSMAS wellness expert encouraged members to view retirement planning as a combination of both financial security and health security. Participants learned that maintaining uninterrupted medical aid cover can play a critical role in protecting their wellbeing and preserving their quality of life throughout retirement.

Why Healthcare Becomes More Important After Retirement

Ageing is a natural process that brings changes to the body. As people advance in age, the risk of developing chronic conditions such as hypertension, diabetes, arthritis, heart disease, cancer and vision-related illnesses increases. Many individuals may also find themselves managing multiple medical conditions simultaneously.

This often means more doctor visits, regular monitoring, medication and in some cases specialised treatment. Without medical aid, these healthcare costs can quickly become overwhelming.

PSMAS Healthcare Programme Officer Ms Vongai Mukurumbira emphasised that retirement should be viewed as a stage of life that requires greater attention to health rather than less. She encouraged members to remain physically active, eat balanced diets, avoid harmful alcohol consumption and tobacco use, and adhere to prescribed treatment plans for chronic conditions.

She also highlighted the importance of regular screening for conditions such as diabetes, hypertension, cancer and vision-related illnesses, noting that early detection often results in better treatment outcomes and improved quality of life.

The Value of Continuous Medical Aid Cover

One of the key messages shared during the retirement awareness programme was the importance of maintaining uninterrupted medical aid membership after retirement.

Many members contribute to medical aid throughout their working lives but may be tempted to discontinue cover after retirement as they seek to reduce expenses. However, retirement is often the period when healthcare needs increase significantly.

Maintaining medical aid cover ensures continued access to:

- Consultations with general practitioners and specialists
- Hospitalisation and surgical procedures
- Diagnostic tests and laboratory services
- Prescription medication
- Chronic disease management services
- Preventive healthcare and wellness programmes
- A broad network of healthcare providers nationwide

PSMAS Marketing Officer Ms Shupikai Nheya guided participants through the process of transitioning from active employment membership to pension membership, encouraging retiring members to complete the required documentation promptly to avoid interruptions in their healthcare cover.

Planning for a Healthy and Secure Future

Participants who attended the retirement awareness programme said the sessions broadened their understanding of retirement planning.

> Prince Ngorima of Zvimba, Mashonaland West province said the presentations helped him realise that retirement planning involves more than financial preparation and includes making provision for future healthcare needs.

> Gertrude Mahoya of Mufakose in Harare said she gained a better understanding of the steps required to continue medical aid membership after retirement.

> Brighton Chari of Budiriro in Harare noted that the discussions reinforced the importance of healthy living and regular health screenings.

Their experiences reflect an important lesson for all members: retirement planning and healthcare planning go hand in hand.

ZIMBABWE GAZETTES THE MEDICAL SERVICES AMENDMENT ACT

We are pleased to share key legislative changes introduced by the Medical Services Amendment Act, 2026, which was gazetted on 7 July 2026 and amends the Medical Services Act [Chapter 15:13]

This landmark update introduces clearer definitions for essential health concepts, strengthens patient rights around informed consent, confidentiality, and participation in care, and imposes new obligations on health institutions- including mandatory emergency stabilisation for private facilities, equal treatment for detained persons, and enhanced protections for both patients and healthcare personnel. The Act also empowers the Minister and the Permanent Secretary responsible for Health to regulate specified matters, enforce compliance, and expand access for vulnerable groups such as the elderly, persons with disabilities, and chronic illness sufferers.

Although many of the obligations apply directly to health care providers and health institutions, the amendments are also relevant to medical aid societies such as PSMAS, particularly in relation to member protection, provider engagement, managed care processes, complaints handling and the protection of confidential health information.

Key changes:

- The Act amends the Medical Services Act [Chapter 15:13] and may be cited as the Medical Services Amendment Act, 2026.

- New definitions are introduced for basic health care, chronic illness, emergency medical treatment, health care provider, health service, patients' health records and reproductive health care.

- Health institutions must provide treatment and care to persons under arrest, detention or imprisonment on the same terms and conditions as other admitted persons, at the expense of the State or, where the person elects, at his or her own expense.

- Government and State-aided health institution fees and charges will be fixed by the Minister after consultation with health care providers, as maximum fees and charges.

- Health care providers must inform patients about their health status, available diagnostic and treatment options, related benefits, risks, costs and consequences, and the right to refuse health services.

- Health services may not be provided without a patient's informed consent, except in specified circumstances such as serious public health risk, court or legal authorisation, or urgent risk of death or irreversible harm.

- Patients have the right to participate in decisions affecting their health and treatment.

- Parents or guardians may not prevent a child from receiving a health service that is in the child's best interests.

- Health care providers must provide patients with discharge reports at the time of discharge from a health institution.

- Health services for experimental or research purposes require prior information to the patient and written authorisation from the required parties.

- Patient information, including health status, treatment and stay in a health institution, is confidential and may only be disclosed in specified circumstances.

- Health care providers must put in place control measures, storage facilities and systems to prevent unauthorised access to patients' records.
  - The Act also creates offences relating to the unauthorised alteration, destruction, copying of or access to patients' records and record-keeping systems.

- Every health institution must establish and display a complaints procedure, and communicate it to patients regularly.

- Health institutions must implement measures to minimise injury, property damage and disease transmission affecting health care personnel.
  - A health care provider may refuse to treat a patient who is physically or verbally abusive or who sexually harasses the provider, subject to the recording and reporting requirements contained in the Act.

- Private health institutions must admit patients facing immediate danger to life for at least 48 hours to stabilise them before transfer, where the patient cannot afford treatment on the same terms and conditions as other patients.

- The Minister may request private health institutions to make specialist medical facilities available for patients in immediate danger to life or victims of a public emergency where such facilities are unavailable at Government health institutions.

- The Permanent Secretary responsible for Health may take action where health care providers or health institutions breach specified provisions of the Act.

- Regulations may provide for basic health care for persons with chronic illnesses, veterans of the War of Liberation, persons over 70 years, persons with disabilities, emergency medical treatment, reproductive health care, health care services for minor children, basic health care packages at Government facilities, minimum standards for protecting patient records, and a national consultative health forum.

PSMAS will continue to monitor implementation of the Act and any regulations issued under it and assess their implications for member benefits, provider relationships and internal governance processes.

CHRONIC CARE PROGRAMME PROFILING

DID YOU KNOW?

PSMAS is helping hundreds of members living with cancer and other chronic conditions access the care they need.

For many people, being diagnosed with cancer or another chronic illness can be frightening. Apart from concerns about health, many families also worry about the cost of treatment, medication and specialist care.

The good news is that PSMAS is working every day to make it easier for members living with chronic conditions to access the healthcare services they need.

Through the PSMAS chronic care programme and special partnerships with healthcare providers, pharmacies and specialists, hundreds of members across the country are already benefiting from easier access to treatment, medication and ongoing support.

WHAT IS THE PSMAS CHRONIC CARE PROGRAMME?

The chronic care programme is designed to support members who have long-term health conditions that require ongoing monitoring, treatment and medication. These include conditions such as cancer, kidney failure diabetes, hypertension and other chronic illnesses.

The programme helps ensure that members receive coordinated care and support throughout their treatment journey. Instead of navigating the healthcare system alone, members can access guidance, monitoring and assistance from a dedicated team.

EASIER ACCESS TO CANCER TREATMENT

Cancer treatment can involve consultations with specialists, laboratory tests, scans, medication, surgery and continuous follow-up care. Managing all these appointments and costs can be overwhelming.

To help ease this burden, PSMAS works closely with selected healthcare providers, oncologists and pharmacies to improve access to approved cancer medicines and related services. These partnerships help members receive treatment through trusted service providers while reducing delays and unnecessary administrative hurdles.

The result is better access to medication, improved coordination of care and, in many cases, lower out-of-pocket expenses and reduced shortfalls for members.

PSMAS wants members to focus on getting better, not worrying about where they will get their next treatment or medication.

HOW DO I JOIN THE CHRONIC CARE PROGRAMME?

If you have been diagnosed with cancer or another qualifying chronic condition, registration is simple.

Step 1

Request a Registration Form

Visit your nearest PSMAS office or contact the Contact Centre and request a Chronic Care Programme registration form.

Step 2

Complete the Form

Fill in all the required details together with your treating doctor.

Step 3

Submit Supporting Documents

Send the completed form together with the required medical documents to any of the contact details at the bottom of the article.

Step 4

Receive Approval and Guidance

Once your paperwork is received, the PSMAS team will advise you on the benefits available under the programme and guide you on how to access services.

DID YOU KNOW?

YOU CAN STILL SEE YOUR PREFERRED DOCTOR

Members remain free to consult healthcare practitioners of their choice. If your healthcare provider does not accept the PSMAS card, you can pay for the service and submit your claim for reimbursement.

To ensure smooth processing, submit:

- A completed claim form
- Original receipts
- Any supporting medical documents

Claims should be submitted within three months of treatment.

YOU'RE NOT ALONE:

PSMAS CASE MANAGERS ARE HERE TO HELP

Managing a chronic illness often means dealing with different doctors, treatment schedules, medication requirements and follow-up appointments.

This is where PSMAS case management comes in.

Case managers work closely with members and their families to:

- Coordinate treatment plans
- Facilitate access to approved medication
- Arrange specialised care where required
- Monitor treatment progress
- Promote adherence to treatment
- Help resolve challenges encountered during care
- This support helps members receive timely and appropriate care while reducing stress throughout the treatment journey.

WHY EARLY REGISTRATION MATTERS

The earlier a member registers on the Chronic Care Programme, the sooner PSMAS can begin providing support and guidance.
Early registration helps ensure:

- Better care coordination
- Faster access to approved medication
- Improved management of chronic conditions
- Reduced treatment delays
- Better long-term health outcomes

So if you or a family member has been diagnosed with a chronic condition, don't wait.

Register for the PSMAS chronic care programme and let us help you focus on what matters most, your health, recovery and quality of life.

Need assistance? Contact your nearest PSMAS office or call the Contact Centre on **08688002635**. Our team is ready to help every step of the way.

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DEAR PSMAS MEMBERS

Did You Know?

You can access the following services via our contact centre

- Remittances
- Claim manual interventions
- Pre-authorization services
- Chronic drug registration
- Membership/ Subscription queries
- Tariff enquiries
- Claim status tracking
- Membership verification

Contact Centre Details

Call:
08688002635

Whatsapp:
0783 183 530

Email:
contactus@psmas.co.zw

Real people
Real solutions
Right when you need them.

Committed to *Care*

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BREAKING THE SILENCE:
PSMAS CHAMPIONS MEN'S MENTAL WELL-BEING

June is observed globally as Men's Health Month, with a strong focus on men's mental well-being. The 2026 theme, "Partners in Care: For Better Lifespans Across the Lifespan," underscores the importance of families, communities, employers and healthcare providers working together to support men's physical and mental health.

For generations, men have been taught to be strong, stoic and self-reliant. While these qualities are often admired, they have also created a culture where many men suffer in silence, believing that seeking help is a sign of weakness rather than strength.

This year's observance provides an opportunity to challenge these outdated perceptions and encourage open conversations about emotional well-being. Stress, anxiety and depression affect men from all walks of life, yet many delay seeking help because of stigma, fear of judgment or societal expectations. Breaking this silence is essential to improving health outcomes and saving lives.

At Premier Service Medical Aid Society (PSMAS), promoting mental wellness is a key pillar of preventive healthcare. The Society continues to encourage members to prioritise their mental health through wellness programmes, health education, routine screenings and access to professional support services.

The impact of these initiatives is already evident. To date, PSMAS has screened hundreds of men for mental health concerns, with 220 identified as having high stress levels. Each of them received counselling, while two members whose conditions required specialised care were referred to a psychologist and continue to receive ongoing support.

These figures are a reminder that mental health challenges are more common than many realise and that early intervention can change lives. Seeking help before stress develops into a crisis leads to better outcomes for individuals, families and workplaces.

PSMAS believes that creating a mentally healthy society requires collective action. Families, employers and communities all have a role to play by creating safe spaces where men feel comfortable expressing their emotions without fear of judgment. A simple conversation, a listening ear or encouraging someone to seek professional help can make a meaningful difference.

This Men's Health Month, PSMAS calls on every man to put his mental well-being first. Breaking the silence starts with one conversation, one screening and one decision to seek help. Because true strength is not measured by enduring hardship alone, it is found in having the courage to ask for support when it is needed.

MYTH VS FACT:
NON-COMMUNICABLE DISEASES (NCDS)

MYTH	FACT
Diabetes is caused only by eating sugar.	Risk depends on genetics, weight, activity and overall diet.
Only overweight people get high blood pressure.	Anyone can develop hypertension regardless of body size.
Cancer is always hereditary.	Most cancers are linked to lifestyle, environment and aging rather than inherited genes alone.
Heart disease mainly affects men.	Heart disease is a leading cause of death in both men and women.
Exercise only helps with weight loss.	Regular activity lowers blood pressure, improves heart health and reduces diabetes risk.
Smoking only harms the lungs.	Smoking damages nearly every organ and increases risk of heart disease, stroke and cancers.
Stress has no effect on physical health.	Long-term stress can increase blood pressure and worsen chronic diseases.
Non-Communicable Diseases cannot be prevented.	Most NCDs are largely preventable through healthy lifestyles and early screening.
Healthy eating is too expensive.	Nutritious local foods such as vegetables, fruits, beans and whole grains can be affordable and protective.

HEALTHY LIVING TIPS

- Know your numbers (blood pressure, blood sugar, cholesterol and BMI).
- Be physically active for at least 150 minutes each week.
- Eat more fruits, vegetables and whole grains.
- Avoid tobacco and limit alcohol.
- Take prescribed medication as directed.
- Attend routine health screenings.

THIRD QUARTER WELLNESS PROGRAMS

Province	Dates
Masvingo	13-17 July 2026
Gokwe North	20-21 July 2026
Manicaland Nyanga	20-24 July 2026
Manicaland	20-24 July 2026
Gokwe South	22-24 July 2026
Chiredzi	27-31 July 2026
Mash Central HR Symposium	28 July 2026
ZAS	24-29 Aug 2026
PSC Retirement Conference	2- 4 Sept 2026

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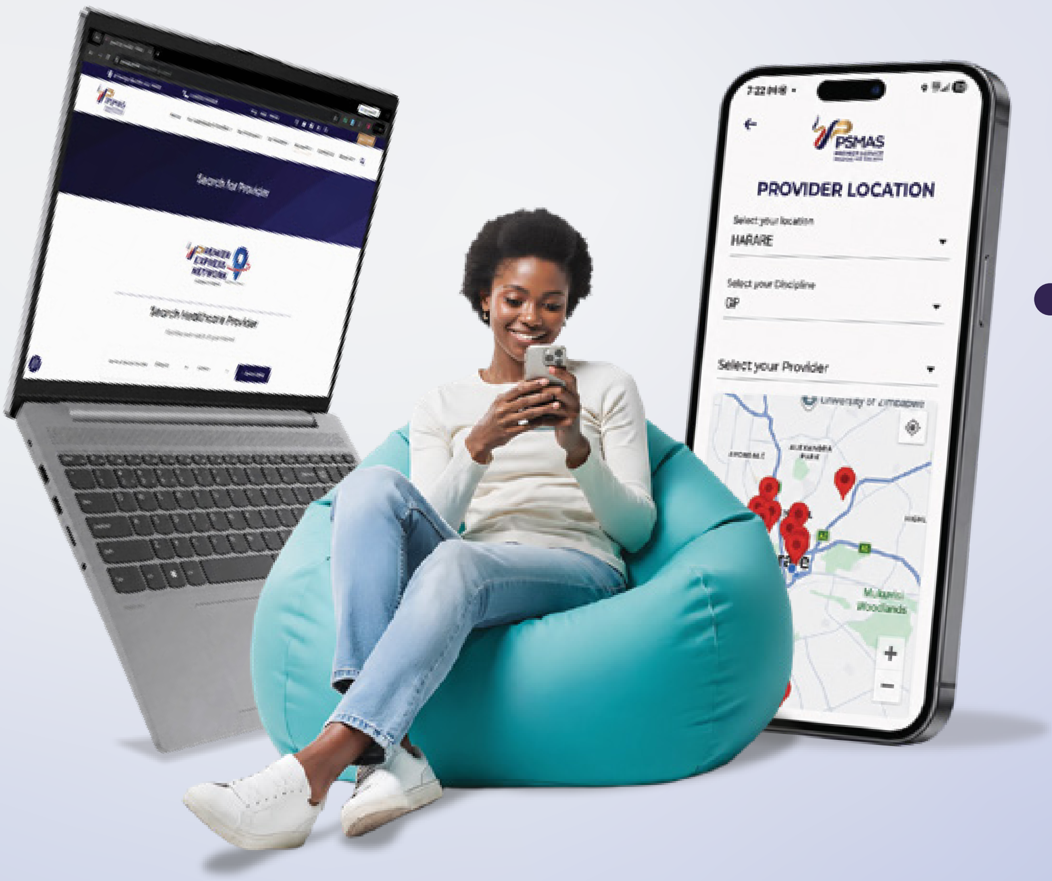
SEARCH AND BROWSE THE SERVICE PROVIDER LIST BY NAME, LOCATION AND DISCIPLINE

THROUGH THE WEBSITE (www.psmas.co.zw)

Search and browse providers by location, disciple and more.

THROUGH THE PSMAS 24/7 MOBILE APP

Quick and convenient access to providers on the go,



Guaranteed Access To Quality Healthcare Services

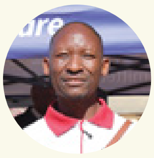
Minimum Shortfalls/ Co-Payments

Access To PSMAS Wellness And Disease Management Programs

Committed to ***Care***

PSMAS Zimbabwe @PSMASZim PSMAS Zimbabw

VOICES OF MEMBERS:
THE PSMAS EXPERIENCE



I am attending this Retirement Awareness Programme, where I am learning the importance of planning early for retirement. PSMAS is also educating us about its wellness programme, the importance of regular health screenings, especially from the age of 40, and how to take better care of our health. Although I am not yet a member, I am motivated to join and have already begun the membership process because I believe the Optimum plan will provide good cover for me and my family.

Prince Tobias Ngorima

I am learning a lot at this Retirement Awareness Programme, particularly about healthy living. PSMAS is teaching us that people aged 40 and above should exercise regularly and take better care of their health because they become more vulnerable to non-communicable diseases such as diabetes, high blood pressure, and heart disease. I appreciate the health screening services that help members monitor their health and wellness.

Simbarashe Matfare

I have been a PSMAS member since 1985. PSMAS continues to take good care of my health and supports me during hospital admissions and other medical challenges. At this Retirement Awareness Programme, I am learning the importance of eating healthy foods, exercising regularly, and going for routine screenings for chronic non-communicable diseases so that health problems can be detected early and lives can be saved.

Miss Gavi

I work in the education sector. I truly appreciate the support I have received from PSMAS over the years. When I was expecting my last child, I had registered late for my maternity benefits. My gynaecologist advised that I would need to make a top-up payment and suggested that my best option was to deliver at a Hospital in Harare. I went to the Hospital, and PSMAS covered all my medical expenses. I did not have to pay anything out of my own pocket, and for that, I am sincerely grateful. That experience gave me confidence in my medical aid and the support that PSMAS provides to its members.

Taurai Makore

I have been a PSMAS member since March 2009. I am happy with the care and support I continue to receive from PSMAS service providers. I especially appreciate the services offered by phamarcies in Southley Park, where my PSMAS medical aid card is accepted at both the pharmacy and the hospital. The staff take good care of us, and having access to quality healthcare close to home gives me confidence and peace of mind.

Cecilia Mupezeni

FAQs

CHRONIC CARE PROGRAMME

1 What is the PSMAS Chronic Care Programme?

The PSMAS Chronic Care Programme provides coordinated care and ongoing support for members living with qualifying chronic conditions. It helps members access treatment, medication, specialist services and clinical guidance to better manage their health.

2 Who can register for the programme?

Members who have been diagnosed with a qualifying chronic condition such as cancer, diabetes, hyperten sion, kidney disease or other approved long-term illnesses may register for the programme.

3 What are the benefits of joining the Chronic Care Programme?

Registered members can benefit from:

- Coordinated care and treatment support
- Access to approved chronic medication
- Guidance from dedicated case managers
- Improved access to specialists and healthcare providers
- Better management of chronic conditions
- Reduced treatment delays

4 Does the programme support members living with cancer?

Yes. PSMAS works with selected oncologists, hospitals, pharmacies and other healthcare providers to improve access to approved cancer treatment, medication and related healthcare services, helping members receive timely care.

5 Can I continue seeing my own doctor?

Yes. Members are free to consult a healthcare practitioner of their choice. If your provider does not accept the PSMAS card, you may pay for the service and submit a claim for reimbursement, subject to scheme rules and benefits

6 How do I register for the Chronic Care Programme?

Registration is simple:

- Request a Chronic Care Programme registration form from your nearest PSMAS office or via the PSMAS Contact Centre.
- Complete the form with your treating doctor.
- Submit the completed form together with the required supporting medical documents.
- Once approved, PSMAS will guide you on how to access the programme's benefits.

7 Why is early registration important?

Registering as soon as you are diagnosed allows PSMAS to begin supporting your care early. This can improve treatment coordination, speed up access to approved medication and contribute to better long-term health outcomes.

8 What documents are required when submitting a claim for reimbursement?

If you have paid for treatment at a provider who does not accept the PSMAS card, submit:

- A completed claim form
- Original receipts
- Supporting medical documentation (where applicable)

NB: Claims should be submitted within three months of receiving treatment.

9 Where can I get more information or register?

Visit your nearest PSMAS o ice or contact the PSMAS Contact Centre on **08688002635** for assistance with registration, programme eligibility and benefit informa tion. Our team is ready to help you access the care and support you need

HEALTHY MIND CHALLENGE

MATCH THE MEDICAL SPECIALIST TO THEIR ROLE

Instructions: Draw a line to match each medical specialist with what they treat.

Medical Specialist	What They Do
Orthodontist	Treats disorders of the brain, spinal cord and nerves
Cardiologist	Treats diseases of the urinary tract and male reproductive system
Dermatologist	Straightens teeth and corrects bite problems
Ophthalmologist	Diagnoses and treats mental health conditions
Pediatrician	Treats heart and blood vessel conditions
Neurologist	Treats eye diseases and performs eye surgery
Orthopedic Surgeon	Cares for babies, children and adolescents
Psychiatrist	Treats bones, joints, muscles and fractures
Gynecologist	Specializes in women's reproductive health
Urologist	Treats skin, hair and nail conditions

UNSCRAMBLE THE HEALTHCARE WORDS

Unscramble the letters to reveal the healthcare word

RSUNE	INECIMDE	TSIEDNT
CODROT	PIARTHTES	YRSRUGE
CVECANI	EALTHH	AGNOSISDI
ATITENP	AHCRAMPY	TPHRERIESCIPON
THLSPOIA	SNCRANIEU	TISUTRONNI

SPOT THE 10 DIFFERENCES

PSMAS 90TH AGM IN PICTURES