

PREMIER POINT

Magazine

10th Issue





EDITOR

FROM THE EDITOR'S DESK

Welcome to this edition of Premier Point, where we celebrate a new chapter at PSMAS and the steady progress we are making together. Improvements in provider and member satisfaction affirm our commitment to listening, learning and delivering a more responsive healthcare experience.

In these pages, we explore how innovation is bringing healthcare closer to members from the PSMAS Mobile App to our participation at the Zimbabwe Agricultural Show and AHFoZ, where conversations are helping to shape the future of healthcare. We also share practical guidance for a healthier transition into retirement and a provider interview on bone marrow care.

At the heart of this issue are our members. Through member voices and insights, we continue to understand what is working, where we can improve and how we can serve with greater care. You will also find helpful information about your member benefits and tips for staying healthy during the hot season.

We hope this edition informs, inspires and strengthens your connection with PSMAS. Thank you for walking with us as we work towards accessible, innovative and member-centred healthcare.

Paidamoyo Chipunza

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A NEW CHAPTER AT PSMAS: NCUBE PROMISES SERVICE DELIVERY, INNOVATION AS HE TAKES THE HELM

Newly appointed Premier Service Medical Aid Society (PSMAS) Principal Officer, Mr Mthulisi Ncube, has pledged to prioritise collaboration, improved service delivery and stronger stakeholder relationships as he assumes leadership of the Society with effect from 1 September 2026.

Speaking on his appointment, Mr Ncube said he was pleased to take up the role and looked forward to working with members, employees, healthcare providers, partners and regulators. He identified innovation and sustainable growth as critical to the Society's future, emphasising that stronger engagement with stakeholders would underpin the organisation's turnaround agenda.

Mr Ncube joins PSMAS after serving as Chief Executive Officer of EMF Medical Aid Society, where he gained extensive experience in medical aid administration, business development and customer relations.

His professional background spans the telecommunications, insurance and medical aid sectors, including previous roles with First Mutual Health and Cimas Health Group. He also brings expertise in marketing, customer experience management and strategic leadership.

PSMAS Board Chairman, Mr Norbert Machinjike, described the appointment as an important step in the Society's leadership renewal. He expressed confidence that Mr Ncube's background and strategic outlook would support stronger engagement with members and other stakeholders.

Mr Machinjike further highlighted the importance of working collectively to build a resilient organisation as PSMAS reflects on its 95-year history of providing healthcare support to Zimbabweans.

The appointment comes as PSMAS pursues its turnaround and service improvement agenda under the 2026–2030 strategy, which identifies governance and member service excellence as central to its institutional recovery.

Under the governance pillar, the Society seeks to strengthen accountability,

transparency and organisational structures. The member service pillar prioritises reliable claims settlement, stronger provider relationships and clearer communication with members.

The Society's targets for 2030 include achieving a Customer Satisfaction Index of 80 percent, maintaining member retention of at least 97 percent, expanding primary-care access and improving complaint resolution, including a 24-hour turnaround for standard complaints. These objectives form part of a broader effort to restore confidence in the Society while supporting financial sustainability and long-term growth.

Mr Ncube's appointment marks a significant point in PSMAS' transformation, with the Society seeking to align leadership, institutional capacity and service delivery around its core mandate.

The appointment of Mr Ncube is the culmination of a deliberate journey to restore normalcy and good corporate governance at the Society.

The process began with the appointment of a new Board, which brought to an end the Interim Management Committee that had been overseeing the organisation. The new Board subsequently appointed a substantive principal officer as well as key management changes aimed at stabilising



Mr Mthulisi Ncube

the organisation and restoring proper governance structures.

These decisive steps have paved the way for the leadership renewal now underway, positioning PSMAS to rebuild confidence among members, healthcare providers and other stakeholders.

As PSMAS continues its 95th anniversary year, the new leadership will work within a strategy that places members' healthcare needs, organisational accountability and sustainable service provision at the centre of its future direction.



PSMAS Principal Officer hand over take over meeting

PROVIDER AND MEMBER SATISFACTION IMPROVES

SERVICE DELIVERY IMPROVES: SURVEY

Satisfaction among PSMAS members and healthcare service providers has risen over the past two years, signalling improved service delivery and progress in the Society's turnaround strategy.

These findings are drawn from a recent PSMAS stakeholder survey conducted by independent researcher Consumer Feedback Consultancy. The results show improved access to healthcare, stronger service provider satisfaction and, most importantly, a better member experience.

Drawing on more than 3,000 interviews with members, service providers and member organisations, the study portrays an organisation that is successfully "repairing the machine."

Taken together, the results show that key operational measures are moving "decisively in the right direction."

The strongest evidence of PSMAS's recovery comes from the frontline of healthcare.

The survey highlights a major turnaround in the relationship between PSMAS and its service providers, a critical step in ensuring members can access care with minimal friction.

- **Provider Satisfaction Index:** Satisfaction among providers now sits at a robust 73.7%, a figure described in the report as "high".
- **Ability to Pay Claims:** Crucially, the "Ability to pay claims" score has reached 3.21 out of 5, reflecting improved payment reliability compared to previous years. A number of providers noted that "terms of payment to service providers are coming through."

This improved sentiment among doctors and clinics means that PSMAS members face fewer hurdles when seeking care within the Society's provider network. Providers said they were "happy to see PSMAS members because they have come a long way together with the Society" and also noted that PSMAS staff members are "more engaging" than before.

The positive sentiment among providers has had a direct, measurable impact on PSMAS members. The "Loop is closed," as the report states: when providers are



PSMAS Contact Centre Agent on a call with member

happy, they serve members better, and members' notice.

- **Member Satisfaction Index:** Overall member satisfaction now stands at 68.5%.
- **Net Trust Score:** While challenges remain, the Net Trust Score for members has improved to -13, marking a significant recovery from previous lows.
- **Brand Perception:** The PSMAS brand is recovering, with the Brand Perception Index sitting at 58.8.

While the report notes that recovery is "unevenly felt" and work remains to be done on the "bill"- thus co-payments and shortfalls-the narrative has shifted from 'hanging in there' to stability. Satisfaction is up ten points, and the third of the membership base that was "heading for the door" in 2024 has largely stayed.

While celebrating these wins, PSMAS acknowledges the feedback regarding specific pain points, such as rural access gaps and communication.

"We are encouraged by the data which shows that our operational improvements are being felt."

"However, we are not complacent. The machine has been repaired and now service delivery is being fine-tuned. The focus for 2026 and beyond is to ensure this recovery is felt by every single member, regardless of their location."

Aligned with the 2026 - 2030 strategy, PSMAS is committing to:

- 1. Strengthening Communication:** Ensuring members know exactly what they are entitled to.
- 2. Addressing Co-payments:** Continued engagement to minimize shortfalls.
- 3. Improving Access:** Strengthening rural access and engaging further with service providers.

This turnaround would not have been possible without the honest feedback of members, providers, and employees who participated in the 2026 survey.

"Your voice matters," the Society stated. "Thank you to all our stakeholders who took the time to share their experiences. Your feedback gave us a clearer understanding of what is working well and where we need to do more."

PSMAS remains committed to listening, acting, and keeping stakeholders informed as it builds a Society that is more responsive, accessible, and focused on the people and communities it serves.



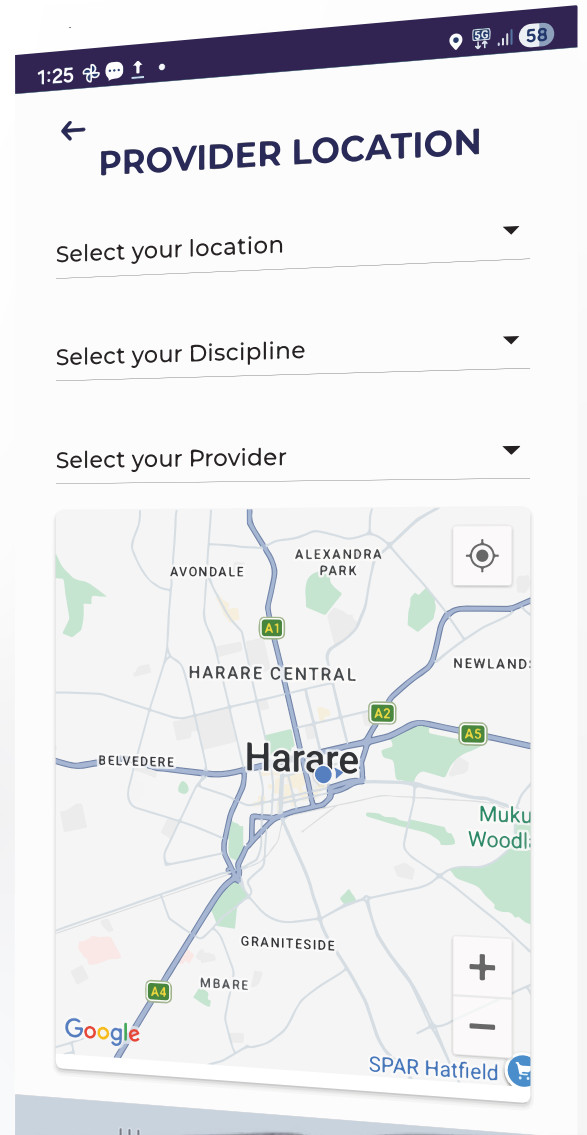
PSMAS Contact Centre Agent assisting a member via phone call

PSMAS 24/7 Mobile App



Healthcare at Your Fingertips

 Access Provider Network via the App



Committed to **Care**



PSMAS MARKS 95 YEARS OF CARE WITH IMMERSIVE SHOWCASE AT ZIMBABWE AGRICULTURAL SHOW

As the 2026 Zimbabwe Agricultural Show opened its gates from 24 to 30 August, visitors expecting livestock displays and farm machinery found something unexpected in the midst of the bustling Harare Exhibition Park: a journey through nearly a century of healthcare history, reimagined for the digital age.

PSMAS, Zimbabwe's oldest medical aid society, used this year's edition of the country's premier agricultural showcase to celebrate a remarkable milestone, 95 years of carrying care for its members, while demonstrating how that legacy is being transformed for the future.

A Journey from Formation to Transformation

Founded in 1930, PSMAS has travelled a long road from its origins to becoming one of the country's leading medical aid societies. The 95th anniversary celebrations at the ZAS served as a living exhibition of that journey, tracing the Society's evolution from its formative years through decades of expansion and into an era of digital transformation.

For PSMAS, the choice of the ZAS as the stage for this celebration was deliberate. The event brings together farmers, businesses, entrepreneurs, families and the wider public- the very people the Society has served for generations.

"For PSMAS, engaging these audiences was about reinforcing the Society's role in supporting the health of the people who contribute to Zimbabwe's economic and social development,"



Taking part in the VR experience at ZAS



PSMAS staff pose for a photo at ZAS

Carrying Care Through the Decades

At the heart of the anniversary message is a simple but powerful truth: PSMAS has been carrying care for its members for 95 years.

That commitment was brought to life through an interactive stand that blended technology, fitness and health education. Visitors were invited to step into a virtual reality experience, check their vital health metrics at digital health ATMs measuring Body Mass Index, blood pressure and blood oxygen and engage with interactive screens detailing the Society's services.

The experience extended beyond technology, with treadmill races, bicycle exercises and a mini basketball court encouraging visitors to embrace active living. Health seminars throughout the week covered healthy eating, mental health, physical activity, drug and substance abuse and general wellness, giving the public direct access to health professionals.

A Legacy of Evolution

For existing members, the showcase reinforced PSMAS' enduring commitment to wellness, prevention and innovation. For prospective members, it offered a glimpse into a medical aid society that supports its members before, during and beyond moments of illness.

"The PSMAS activation at ZAS was a broader message. At the centre of it, PSMAS is highlighting that healthcare is not only about treating illness when it occurs. It is also about prevention, awareness and empowering people to make healthier choices. Each interaction created an opportunity for visitors to think differently about their health and discover what PSMAS has to offer," said PSMAS Communications and Stakeholder Relations Manager, Ms Paidamoyo Chipunza.

Looking Ahead

As PSMAS closes the chapter on its 95th year, the Society's presence at the ZAS sent a clear signal: a long history of serving Zimbabweans is not merely a matter of looking back, but of continuing to evolve with the changing needs of its members.

"We are the ones who care for those people who power the growth of the nation," Ms Chipunza said. "We offer various services and information to help them keep healthy and continue supporting the economy."

From its formation in 1930 to its current era of digital innovation and holistic wellness, PSMAS has demonstrated that carrying care is not just a slogan — it is a 95-year-old promise, still being kept.



BEYOND RETIREMENT

DID YOU KNOW?

STAYING COVERED MATTERS MORE THAN EVER- PSMAS IS WITH YOU BEYOND RETIREMENT

Did you know that **51 percent** of active civil servants in Zimbabwe are living with at least one chronic disease?

This figure rises to **69 percent** among active and retired members who are accessing chronic medication.

These are the latest findings from our research conducted by the University of Zimbabwe in 2024, and they carry an important message for every public servant, whether you are years away from retirement or preparing to leave active service tomorrow.

What do these statistics tell us?

They tell us that chronic illness is not a rare occurrence among Zimbabweans. It is the reality for the majority of those already on chronic medication. Conditions such as hypertension, diabetes and other non-communicable diseases become more common with age, meaning healthcare needs are likely to increase not decrease as members transition into retirement.



**Healthy Today
Secure Tomorrow**

Did you know that retirement does not have to mean saying goodbye to your medical aid?

For public servants covered through the Salary Service Bureau (SSB), PSMAS membership can continue after leaving active service, providing continuity of healthcare cover at the very stage of life when it is needed most.

Speaking at a retirement conference for public service employees organised by the Public Service Commission (PSC) recently in Mutare, PSMAS Population and Wellness Coordinator Dr Tapiwa Chiworeka stressed that healthcare must form part of every worker's retirement plan.

"Planning for health care costs does not start in retirement, it starts before retirement," he said. He encouraged workers to prevent non-communicable diseases, manage existing conditions, undergo regular health screenings and plan ahead for future healthcare needs.

To ensure a seamless transition from Government salaries to pension pay source, here is what you need to do:

To ensure a seamless transition from Government salaries to pension pay source, here is what you need to do:

- 1 Indicate your choice** – When completing your pension application, state that you wish to continue with your PSMAS membership.
- 2 Allow the transition to take place** – Your medical aid cover is expected to transition from the SSB system to the Pension system.
- 3 Follow up if necessary** – If the transition does not happen as expected, contact PSMAS immediately on **08688002635** or WhatsApp **0783 183 530**, as well as the Pensions Office, for assistance with reinstatement.

Completing these steps promptly is the key to uninterrupted access to your PSMAS healthcare benefits after retirement?

With 51 percent of active civil servants already managing at least one chronic condition- and 72 percent of chronic medication users among active and retired members - the question is not whether you will need medical aid in retirement but whether you will have it.



A Healthier Transition into Retirement Starts with Planning

Steps members should take to ensure a seamless transition into retirement

STEP 1

When completing the pension application form, indicate your desire to continue with your PSMAS membership.

STEP 2

Your medical aid is expected to seamlessly transition from SSB to Pensions.

STEP 3

Should the process fail, immediately notify PSMAS and the Pensions Office for reinstatement.

IMPORTANT REMINDER

Completing these steps promptly helps ensure uninterrupted access to your PSMAS healthcare benefits after retirement.



YOUR PSMAS CARD WORKS: A SPECIALIST'S STORY OF ACCESS, CARE AND HOPE

Across Zimbabwe, perceptions persist that the PSMAS card is not accepted by healthcare providers, particularly specialists. Yet the experiences of members tell a more encouraging story. In this newsletter question and answer session, PSMAS speaks with Dr Moses Chatambudza, a specialist doctor who recently handled the first Zimbabwe bone marrow transplant. The transplant was done on PSMAS member, Clifford Munemo.

Dr Chatambudza's insights show how medical aid can help patients access essential services, including specialised treatment, while easing the financial burden of serious illness. This conversation offers practical reassurance that the PSMAS card remains relevant and is enabling members to receive care from participating providers when they need it most.

Q: Could you briefly take us through Mr Munemo's medical journey and what led to the bone marrow transplant?

Dr Chatambudza: I first met Mr Munemo at West End Hospital in September 2024 following a referral. He was found to have blood cancer and started chemotherapy. He tolerated the treatment well, and the plan was to proceed to a bone marrow transplant after several months of chemotherapy. At the time, however, the procedure was not readily available locally, and the costs were a major challenge. He therefore continued with treatment, but the disease eventually returned, making the need for a transplant more pressing.

Q: What made the transplant particularly significant for specialised healthcare in Zimbabwe?

Dr Chatambudza: Cancer remains one of the major causes of death, while the treatment of blood cancers can be extremely expensive. Being able to perform a bone marrow transplant locally means patients can access specialised treatment without necessarily having to travel outside the country. It gives hope to patients who may otherwise have had to seek treatment abroad at a much greater cost.

Q: What role did PSMAS play in supporting Mr Munemo's treatment?

Dr Chatambudza: PSMAS played a very critical role. It covered two of the major expenses associated with the transplant which are hospitalisation and blood products, as well as other treatment requirements. I do not deal directly with the financial administration, so I would not be able to comment on the exact amounts, but the support was important in making the treatment possible.

Q: What does this case demonstrate about the role of medical aid when patients require complex and costly treatment?

Dr Chatambudza: These procedures require significant amounts of money, which can be beyond what an ordinary person can afford. Medical aid societies therefore play an important role in helping patients access treatment that would otherwise be financially out of reach. In this case, the support provided by PSMAS was significant.

Q: Have you seen other patients on PSMAS accessing specialised treatment with medical aid support?

Dr Chatambudza: Yes. I have treated a number of patients in similar situations who were covered by PSMAS, so Mr Munemo is not the first and he may not be the last. Patients also require treatments such as chemotherapy and radiotherapy, and PSMAS has been making significant efforts to support its members in accessing these services.

Q: From your experience as a specialist doctor, what would you say to people who believe healthcare providers do not accept PSMAS?

Dr Chatambudza: Like with any arrangement, there can be ups and downs, but my focus as a doctor is always the patient in front of me and making sure they receive the treatment they need. In Mr Munemo's case, the priority was to provide the necessary treatment. PSMAS played an important role in supporting that process.

Q: What can medical aid societies and healthcare providers do to make access to specialised treatment easier for patients?

Dr Chatambudza: From our perspective as practitioners, we would like to see the essential needs of patients covered, particularly admission, procedures and medication. For treatments that can be planned in advance, having clear arrangements in place helps healthcare providers focus on treating the patient without unnecessary delays or uncertainty.

Q: What would you like the public to understand about the importance of medical aid when dealing with serious illnesses?

Dr Chatambudza: Medical aid is very important, particularly when dealing with chronic and high-cost illnesses. Treatment can become extremely expensive when a patient has to pay everything in cash. Having medical aid provides an important form of financial protection and can make access to specialised treatment more manageable.

“

“When we were first told that there was now a machine that could make the transplant possible in Zimbabwe, we were very happy, but there was still a lot that needed to be done.

Despite the good news, the costs were still unbearable for us. As a family, we honestly thought it was impossible. We were told that the transplant could now be done in Zimbabwe, but we knew that a lot of money would still be needed.

That is when we went to PSMAS. They really helped us a lot. The people on the first floor at PSMAS were very helpful to us.

The quotation we had been given by the hospital was too much for us to pay. Even the accountant who gave us the quotation was shocked by how much the treatment would cost and questioned whether we would be able to meet such a huge amount.

When we went to PSMAS, they told us that they would pay and cover those major costs. We were honestly relieved.

Every time something else was needed, we would go back to PSMAS, and they would still tell us that they were able to assist, including with the costs of blood products.

As a family, that support meant a lot to us. Without PSMAS, I honestly do not know how we would have managed.” Said Mrs Munemo wife to Clifford Munemo.

”



Mr Munemo the patient accompanied by wife

MEMBER VOICES:

LISTENING, LEARNING AND IMPROVING (MEMBER INSIGHT)

FACILITIES REOPENED

"I personally think they have improved their services, some facilities linked to them were closed, but now they have opened."

-Beitbridge



PACKAGES FIT MANY LEVELS

"PSMAS offers varying packages which tend to fit into the cash coffers of individuals. If you cannot afford the executive package, you can find your way around PSMAS, that flexibility is valued."

-ZIMRA IDI



STAKEHOLDER ENGAGEMENT

"There has been an improvement in stakeholder engagement they now engage with us, the providers, more than they used to."

-Suburban Medical Centre



A 24-HOUR PORTAL

"We used to have issues confirming things on a patient's medical aid but now they have a 24-hour portal."

-Westend Hospital



SPECIALISTS RETURNING

"There is an increase in the number of specialists now accepting PSMAS, that improvement is a sign PSMAS is remitting well."

-Westend Hospital



STAFF CHOSE TO STAY

"There was a time where we wanted to have our employees under one service provider. But quite a number of them stated that they wanted to remain under PSMAS, that alone shows the better services they are getting."

-ZIMRA IDI



CARD NOW COVERS MEDICATION

"Some time ago PSMAS was used for consultation only, now we can access medication with our medical aid. That's an improvement."

Kariba



ACCESSIBILITY IS THE STRENGTH

"The coverage of their facilities is countrywide. We also have branches across the country, in almost each and every town, staff can easily access PSMAS facilities wherever they are based."

-ZIMRA IDI



MEMBER BENEFITS: LET'S TALK

Why Benefit Literacy Matters

A study involving nearly 1 500 Premier Service Medical Aid Society (PSMAS) members within a national sample of more than 2 000 people identified benefit literacy as a significant concern.

Having medical aid is only part of being protected. Members also need to understand what their plan covers, the limits that apply and what they may need to pay when they receive healthcare. The 2026 PSMAS Customer Satisfaction Index (CSI) highlighted three key findings:

- 57% of members clearly understood their benefits, while 43% did not.
- 55% had been asked to make additional payments despite having valid cover.
- 23% said the shortfall was unexpected.

Check Before You Receive Treatment

The CSI findings remind us that having a medical aid card is not the same as understanding your cover. Before receiving treatment, ask:

- Is this service covered under my plan?
- What is the limit for this service?
- Could I incur a shortfall?

Understand Your Benefit Limits

Understanding the benefit schedule helps

members make informed healthcare decisions. Each covered service including specialist care, hospitalisation, maternity, medicines and ambulance services has a prescribed maximum benefit for the insured year.

Benefit amounts vary across the Standard, Optimum and Executive plans, as well as among private-sector plans. Members should therefore check the schedule that applies specifically to their plan.

A service or limit available under one plan may not apply to another. An annual maximum benefit of, for example, ZiG50 000 also cannot necessarily be used entirely for a single service. Once the prescribed limit for a service is exhausted, the member must meet any resulting shortfall.

How Service Limits Work

For example, suppose your annual hospitalisation limit is ZiG10 000, if your hospitalisation costs reach ZiG15 000, medical aid will pay up to ZiG10 000. The remaining ZiG5 000 is a shortfall that you must pay to the provider.

Reaching the limit for one service does not exhaust every benefit. Each covered service has its own annual limit.

For example, after reaching the hospitalisation limit, a member may still obtain medication through medical aid up to the medicines limit. Separate limits likewise apply to maternity, dental care, wellness services, ambulance services, optical care and other services included in the plan.

Know the Rules

Knowing the available benefits is only part of understanding your cover. Members should also be familiar with the rules that govern medical aid membership and claims:

- An application for membership or beneficiary status submitted within three months of employment, marriage or birth together with subscriptions paid from the relevant date entitles the applicant to immediate benefits.
- Applications submitted after three months require four months' subscriptions, calculated from the date the Society receives the application. Members registered under this condition face a waiting period for non-emergency claims.
- Subscriptions are paid in advance, non-cumulative and non-refundable.
- Beneficiaries can be registered only while the member is enrolled, and child beneficiaries move to the adult dependant subscription rate when they turn 18.

For details of services and benefit limits, consult the reverse side of the public sector brochure on the PSMAS website, or request a benefit brochure by emailing contactus@psmas.co.zw.

To continue the conversation about your benefits, shortfalls and co-payments, email feedback@psmas.co.zw.

SUBSCRIPTION RATES AND BENEFITS

SUBSCRIPTIONS	STANDARD PLAN	OPTIMUM PLAN
Member	2	3
Child	1.5	2.25
Adult	10	15
Child under 18 years	7.5	11.25

BENEFITS		
SERVICE ITEM	STANDARD PLAN	OPTIMUM PLAN
GLOBAL LIMIT	4,000	6,000
NUMBER OF INITIAL VISITS	6	8
MEDICAL SPECIALISTS	200	450
HOSPITALISATION	1,500	3,500
REHABILITATION HOSPITALISATION	700	1,500
ACUTE MEDICINES	300	400
CHRONIC MEDICINES	600	700
HAEMODIALYSIS	Annual Limit 50,000	
CHEMOTHERAPY		
DENTISTRY	235	350
REFRACTION & OPTICAL	175	260
MATERNITY	570	1,000
FAMILY PLANNING	120	150
INFERTILITY	150	210
HEARING AIDS	360	540
PATHOLOGY	120	320
RADIOLOGY	650	700
PSYCHIATRIC SERVICES	100	150
REHAB SERVICES	320	480
PROSTHESIS	440	660

Kindly note subscriptions and benefits are pegged in USD and converted at the prevailing exchange rate of the day. Employer contributes 80% and member contributes 20%



PSMAS AT AHFOZ: SHOWING UP WHERE HEALTHCARE CONVERSATIONS MATTER

PSMAS Takes A Seat at the Table Where Zimbabwe's Healthcare Future Is Being Shaped

When the people shaping Zimbabwe's healthcare system gathered in Bulawayo, PSMAS was not there simply to be seen.

It was there to be part of the conversation. The Premier Service Medical Aid Society joined healthcare funders, providers, regulators, policymakers and industry experts at the 2026 Association of Healthcare Funders of Zimbabwe (AHFoZ) annual all stakeholders conference, held under the theme "Mastering the Pivot: Towards Unified Healthcare Access."

The conference took place in Bulawayo. The conference brought together key players to examine how Zimbabwe can respond to rising healthcare costs, changing disease patterns and the continuing need to widen access to quality care.

For PSMAS, one of the defining moments came when the Society received the Outstanding Support to the Association Award, recognising its continued partnership and contribution to AHFoZ initiatives and the development of the healthcare funding sector.

The recognition comes at a time when the healthcare sector is being challenged to think differently about how care is financed and delivered. Discussions at the conference placed emphasis on prevention, value-based healthcare, care coordination and collaboration approaches aimed at improving patient outcomes while making healthcare more sustainable.

Those conversations matter directly to PSMAS members. Better healthcare financing, stronger provider networks, prevention and more coordinated care ultimately influence how easily members access the services they need.

The conference also highlighted the broader opportunities within Zimbabwe's healthcare sector.

For PSMAS, being part of such a platform reinforces its role beyond that of a medical aid provider. The Society is part of an industry that is constantly negotiating the difficult balance between affordability, quality, sustainability and access. Furthermore, that role is particularly relevant as PSMAS continues its own transformation, with a renewed focus on service delivery, faster claims processing, expanded provider access and a more member-centred experience.

The message from Bulawayo was therefore bigger than a four-day conference: the future of healthcare will be shaped by organisations willing to show up, listen, collaborate and contribute. PSMAS was at the table.



AHFoZ CEO Mrs Sanyanga (Right) and PSMAS Staff pose for photo at the AHFoZ annual all stakeholders conference



STAYING HEALTHY THROUGH THE HOT SEASON

The hot season can be tough on your body. Here's how to stay safe, healthy & energised throughout the warmer months.



1. HYDRATION

- Drink plenty of water throughout the day, even if you're not thirsty.
- Avoid excessive alcohol, caffeinated and sugary drinks.
- Keep a reusable water bottle with you.



2. NUTRITION

- Eat light, fresh and balanced meals.
- Choose fruits, vegetables and whole grains.
- Avoid heavy, greasy and high-sugar foods.



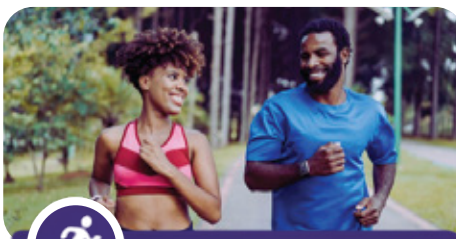
3. SUN PROTECTION

- Use sunscreen with SPF 30+.
- Wear a hat, sunglasses and light, breathable clothing.
- Avoid direct sun between 10am and 4pm.



4. HEAT-RELATED ILLNESS

- Watch for signs like dizziness, headache, nausea, rapid heartbeat and excessive sweating.
- Move to a cooler place, rest and hydrate if symptoms occur.
- Seek medical attention if symptoms persist or worsen.



5. PHYSICAL ACTIVITY

- Exercise during cooler parts of the day (early morning or evening).
- Avoid strenuous activity in extreme heat.
- Listen to your body and take regular breaks.



6. MEDICATION STORAGE

- Keep medicines in a cool, dry place (ideally below 25°C).
- Avoid leaving medication in hot cars or direct sunlight.
- Check expiry dates regularly.



7. WHEN TO SEEK MEDICAL ATTENTION

Get medical help immediately if you experience:

- Persistent high fever (above 38.5°C)
- Severe headache or confusion
- Vomiting or inability to keep fluids down
- Chest pain, shortness of breath or fainting



PSMAS GOES PINK FOR BREAST CANCER AWARENESS MONTH: EVERY STORY IS UNIQUE, EVERY JOURNEY MATTERS

PSMAS is joining the global community in commemorating Breast Cancer Awareness Month this October, under the theme, “Every Story is Unique, Every Journey Matters,” with a series of activities aimed at raising awareness and encouraging members to prioritise their health through breast cancer screening.

The theme recognises that every person’s experience with breast cancer is different and underscores the importance of awareness, support and access to appropriate health services throughout each individual health journey.

As part of its Pink October campaign, PSMAS will roll out breast cancer awareness and screening activities designed to empower members with health information and encourage them to take proactive steps towards their well-being.

A key component of the campaign will be the provision of breast cancer screening services for eligible PSMAS members aged 40 years and above. Members are encouraged to take advantage of this

opportunity and participate in the screening programme.

The initiative forms part of PSMAS’ commitment to promoting preventive healthcare among its membership and encouraging members to make informed decisions about their health.

Throughout October, PSMAS will also use its communication platforms to share breast cancer awareness and health education information, helping members better understand the importance of breast health, screening and seeking appropriate medical attention when necessary.

As part of the commemorations, PSMAS will host a Pink Day, bringing together employees and interested members in solidarity with individuals and families whose lives have been touched by breast cancer.

PSMAS Wellness coordinator, Dr Tapiwa Chiworeka said this Breast Cancer Awareness Month, the Society is encouraging members to remember that

every story is unique and every journey matters. He said taking the time to learn more about breast health and participating in appropriate screening can be an important part of that journey.

“If you are a PSMAS member aged 40 years or above, we invite you to take advantage of the Pink October campaign and come for breast cancer screening,” said Dr Chiworeka.

Members are encouraged to follow PSMAS communication platforms for further information on screening dates, participating locations and other Pink October activities.

This October, let us go pink, raise awareness and take action for better health.

Every Story is Unique. Every Journey Matters.

#PSMAS #PinkOctober #BreastCancer-Awareness #EveryStoryIsUnique #Every-JourneyMatters



FAQs

FREQUENTLY ASKED QUESTIONS

1 Waiting Periods & Timelines

Members frequently need clarity on how long they must wait before specific medical benefits kick in:

- **Newborn Babies:** Are they covered immediately? Yes, if registered within **3 months of birth**. Registration after 3 months triggers a 3-month waiting period.
- **Optical Services:** When do I become eligible for spectacles? New members must wait **6 months**, and existing members can access the benefit **once every 3 years**.
- **General Waiting Periods:** Standard new members usually face a **3-month** waiting period for general services, **6 months** for maternity, **1 year** for specialized scans (MRI/CT) or hospitalization, and **2 years** for chemotherapy, hemodialysis, or prosthetics.

2 Emergency Medical Cover

Members want to know what happens during critical health crises:

- **Ambulance Services:** Does PSMAS cover them? Yes, both emergency road and air ambulance services are covered.
- **Hospitals:** Can members go anywhere? In an emergency, members can go to any nearby facility for stabilization. Follow-up admissions or transfers are then handled according to the specific plan's limits.
- **Contact Line:** The designated emergency and customer support line is 0868 800 2635.

3 Chronic Illness and Lifestyle Benefits

With rising non-communicable diseases, benefit navigation for chronic conditions is highly sought:

- **Medication Cover:** How does the chronic medicine benefit work? PSMAS provides a **separate chronic medicines benefit** distinct from general prescriptions. Members must register their condition by submitting a doctor-completed form to chronicregistration@psmas.co.zw.
- **Value-Add Programs:** Are wellness screenings covered? Yes, through the **Premier Lifestyle Programme**, members get complimentary access to wellness screenings, including blood pressure, diabetes, cervical cancer, and prostate cancer checks.

4 Claims and Foreign Cover

- **Refund Delays:** Why do cash claim refunds take time? If all documentation and banking details are captured correctly, reimbursements typically take 2 to 6 weeks to process.
- **Foreign Treatment:** Is treatment outside Zimbabwe covered? Only if a local specialist specifically refers the patient outside the country for a procedure that is unavailable locally. Pre-arranged travel or student medical cover can also be applied for at least two days before departure.



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

Oncologist

Dentist

Physiotherapist

Radiologist

Dietitian

Surgeon

Psychologist

ENT Specialist

General Practitioner (GP)

Optometrist

What They Do

Helps people recover movement and strength after injury or illness

Tests eyesight and checks for vision problems

Diagnoses and treats cancer

Treats problems affecting the ears, nose and throat

Provides advice on food and nutrition to support health

Performs operations to treat injuries and medical conditions

Diagnoses and treats common illnesses and health problems

Uses X-rays, CT scans and other imaging to help diagnose conditions

Treats teeth, gums and other problems in the mouth

Helps people manage emotional, behavioural and mental health concerns

UNSCRAMBLE THE HEALTHCARE WORDS

Unscramble the letters to reveal the word

NYHGEIE

RTEAH

NLUG

CEXERISE

RETAW

RVEFI

SSNLEWLE

PEELS

ODBOL

TCRDOO

TIDE

NGEYOX

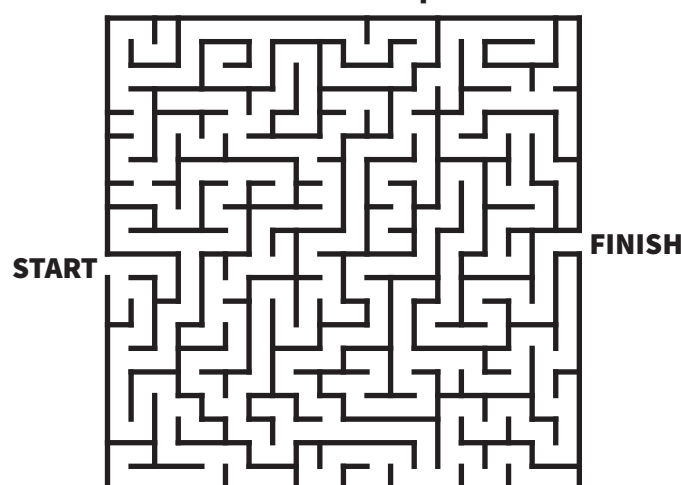
TRONIUTIN

SSFETIN

ACVCINE

MAZE

Reach the finish point



SPOT THE 10 DIFFERENCES





PICTURE CORNER

