PSMAS 2026 STRATEGY JOURNEY

PSMAS
PREMIER SERVICE MEDICAL AID SOCIETY



FROM STRATEGY TO SUSTAINABLE VALUE

Building a stronger, sustainable and member-centred PSMAS

Strategic Direction | Oversight | Accountability

WE TOOK A STEP BACK TO MOVE FORWARD



Building a sustainable organisation requires an honest understanding of where it stands, the challenges it faces and the changes needed to secure its future.

PSMAS undertook an intensive strategy review process, bringing Management, Executives and the Board together at different stages to assess the 2026 organisational performance, interrogate existing challenges and establish a clear direction for the year ahead.

At the heart of this process was one important question: how can PSMAS become a stronger, more sustainable organisation that consistently delivers value to its members?



PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY

THE JOURNEY BEGAN WITHIN

The first phase brought together PSMAS Management and Executives to take stock of the Society's performance and examine the priorities requiring attention.

The discussions focused on understanding operational realities, identifying gaps, reviewing the organisation's strategic position and developing practical interventions to strengthen service delivery and long-term sustainability.

The emphasis was on moving beyond identifying challenges to determining what needed to change and how those changes could be implemented.

PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY






MANNA
RESORTS


MANNA
RESORTS




PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY

CONFRONTING THE ISSUES THAT MATTER



The strategy discussions examined the factors affecting PSMAS' ability to deliver on its mandate.

Key areas included financial sustainability, operational efficiency, governance, technology, organisational capacity and stakeholder relationships.

The discussions also reinforced the importance of understanding members' experiences and ensuring that organisational priorities respond to the realities of accessing healthcare.



A STRATEGY SHAPED AROUND MEMBER EXPECTATIONS

Members' feedback highlighted a clear expectation: medical aid must be accessible, reliable and responsive when healthcare is needed.

Healthcare access, claims repayments, medication availability, affordability, administrative efficiency and communication emerged as important areas requiring attention.

These concerns reinforced the need for a strategy that places members at the centre of organisational decisions and prioritises improvements that can be experienced in everyday service delivery.






PSMAS


MANNA
RESORTS


MANNA
RESORTS



BUILDING THE FOUNDATIONS FOR SUSTAINABLE GROWTH

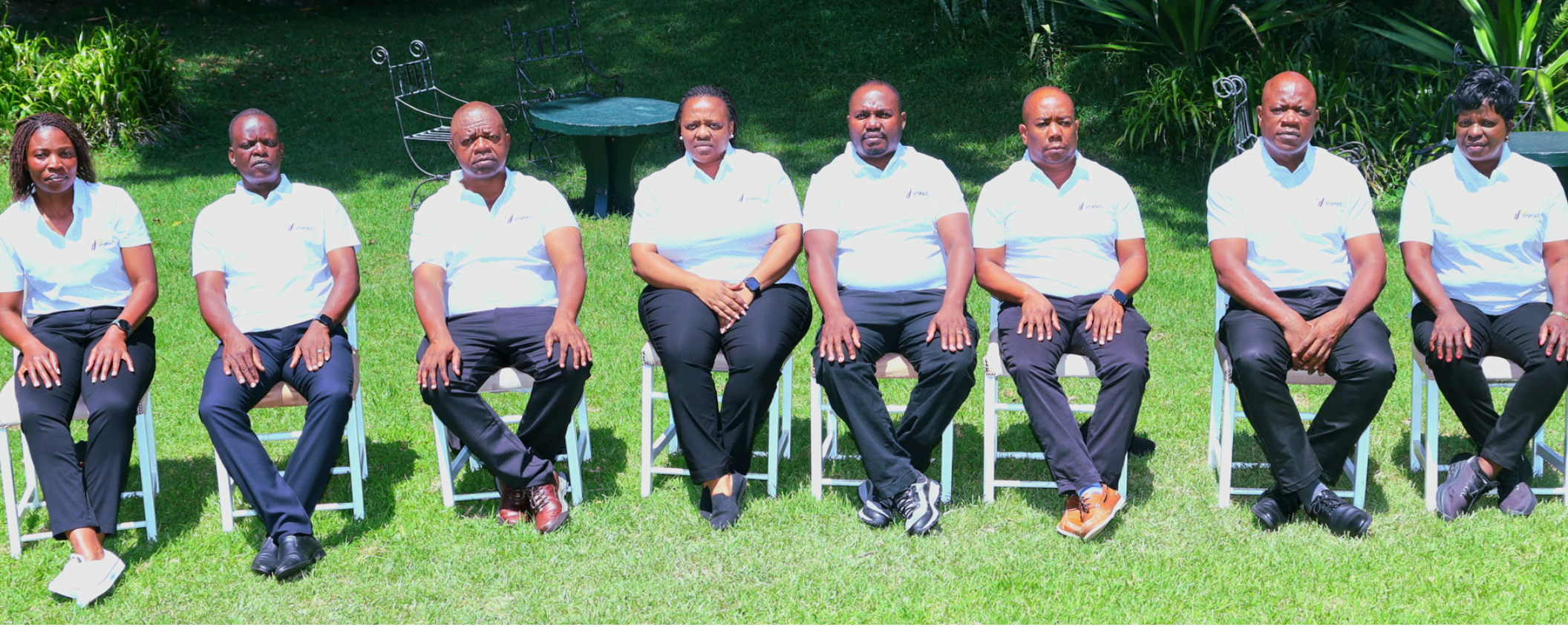


The management committed to turning the identified priorities into practical action items as PSMAS pursues its 2026–2030 Strategy.

The key action areas include:

- Strengthening financial sustainability and ensuring responsible resource management.
- Improving member experience and expanding access to healthcare.
- Building stronger relationships with healthcare service providers.
- Advancing technology, innovation and operational efficiency.
- Strengthening good governance, accountability and institutional effectiveness.
- Building stakeholder confidence and supporting sustainable growth.

The focus was on ensuring that these priorities translate into practical actions and measurable results rather than remain organisational ambitions.



FROM MANAGEMENT DELIBERATIONS TO BOARD OVERSIGHT

The strategic work developed through the Management and Executive engagement provided a foundation for the next phase of the process.

The Board Strategy Retreat created an opportunity to further interrogate the organisation's position, consider the strategic priorities and provide guidance on the decisions required to move PSMAS forward.

This brought together two essential responsibilities: Management's role in developing and implementing strategic interventions, and the Board's role in providing direction, oversight and accountability.

PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY

SETTING THE DIRECTION FOR THE ROAD AHEAD



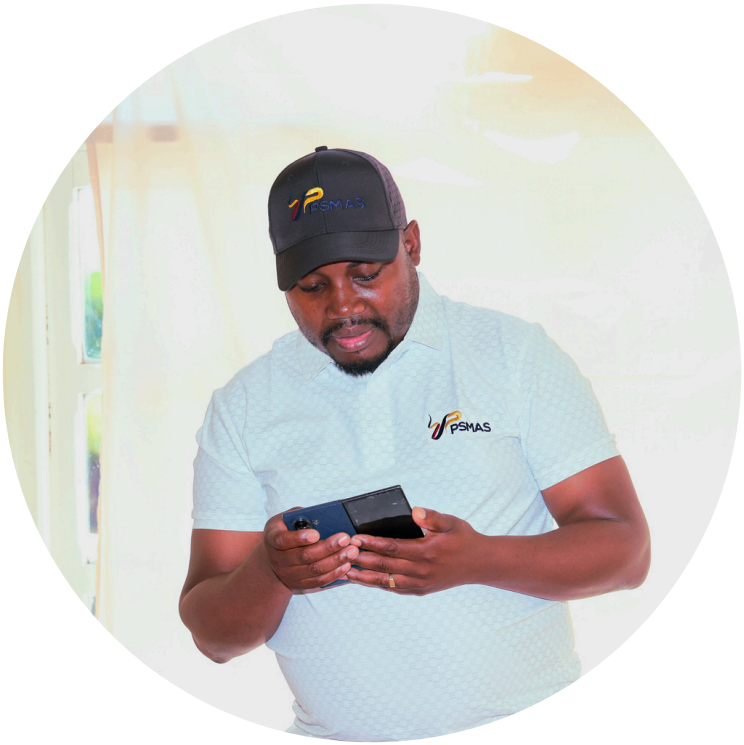
The PSMAS Board and Executives subsequently convened in Vumba for the Board Strategy Retreat, held under the theme:

From Strategy to Sustainable Value – Strategic Direction, Oversight and Accountability.

The retreat focused on assessing progress against the 2026–2030 Strategy, interrogating the sustainability of the PSMAS business model and establishing priorities to guide the organisation into 2027.

It was an opportunity to challenge assumptions, test proposed interventions and align leadership around the Society's future.

FROM RECOVERY TO SUSTAINABLE GROWTH



Opening the retreat, Board Chairman Mr Norbert Machinjike challenged the Board and Management to move beyond stabilisation and focus on building a sustainable, growth-oriented organisation.

He emphasised adaptability, innovation, diversification, accountability and the need to ensure that every part of the PSMAS Group contributes meaningful value ie PSMI & Clay Bank Hospital.






PSMAS
PSMAS

STRENGTHENING OUR HEALTHCARE DELIVERY CAPACITY



An important part of PSMAS' commitment to members is the role played by Premier Service Medical Investments (PSMI), the Group's healthcare service provider.

During the retreat, PSMI Chief Executive Officer Dr Nixjoen Mapesa outlined the subsidiary's recovery and transformation, highlighting the growth of its healthcare network from 11 facilities in 2023 to 82 by November 2026.

Its services span hospitals, medical clinics, laboratories, optometry, dental care, pharmacies, radiology, rehabilitation and ambulance services.

Despite this growth, PSMI remains on its recovery path, with continued efforts focused on strengthening operations, improving service delivery and building a sustainable healthcare network.

West-End Hospital is operating at full capacity, while CT scan services have been commissioned at Parkview, expanding diagnostic capacity available to PSMAS members and the public.

This growth is an important part of strengthening healthcare delivery capacity and supporting members' access to services.













ALIGNING OUR STRATEGY WITH OUR PURPOSE



Chief Executive Officer Mr Mthulisi Ncube led discussions on the Society's strategic position and the priorities required to advance its 2026–2030 Strategy.

The discussions also reflected on feedback received from members, with particular attention to healthcare access, card acceptability, claims processing and communication.

In response, the strategic direction for 2027 places emphasis on improving service delivery, strengthening relationships with healthcare providers and ensuring that members can access care with greater ease.

A key focus will be improving the acceptance of PSMAS cards across the Society's provider network, alongside tangible improvements in claims processing and member engagement.

The Board and Management are aligned on the need to turn these priorities into action, with a shared commitment to delivering a more responsive, sustainable and member-centred PSMAS.

The message to members is clear: their feedback has been heard, and the focus is now on delivering meaningful improvements in 2027 and beyond.







PUTTING OUR STRATEGIC COMMITMENTS INTO PRACTICE



The direction emerging from the strategy engagements places greater emphasis on the experience of those who depend on PSMAS.

For members, the priority is improved access to healthcare, more responsive service, efficient claims processes and better communication.

For healthcare service providers, stronger partnerships, improved engagement and more effective operational processes are essential to sustaining a reliable provider network.

For other stakeholders, the focus is on transparency, accountability and building confidence in the Society's long-term sustainability.

Ultimately, organisational transformation must be reflected in the quality and reliability of services delivered.

THE STRATEGY IS ONLY AS GOOD AS ITS EXECUTION



In her closing remarks, Board Vice Chairperson Mrs Enittah Matenda emphasised that the real work begins after the strategy discussions.

She called for alignment between the Board, Management and employees, with agreed priorities translated into actionable plans supported by budgets, key performance indicators and performance contracts.

She reaffirmed the Board's commitment to providing the leadership, oversight and support necessary for successful implementation.

The message was clear: the focus must now shift from planning to execution.



PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY

CELEBRATING COLLABORATION AND A SHARED FUTURE

The Board Strategy Retreat concluded with a dinner that provided an opportunity for Board members and Management to reflect on the engagements, celebrate their shared commitment and strengthen working relationships.

Beyond the formal discussions, the occasion offered time to connect, exchange ideas and appreciate the collective effort required to take PSMAS forward.

It was a fitting close to an important stage in the Society's strategy journey.


PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY








Leopard Rock


PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY








PSMAS
PREMIER SERVICE
MEDICAL AID SOCIETY


PSMAS


PSMAS
Committed to







The strategy engagements have reinforced a shared responsibility to build a stronger, more sustainable and member-centred PSMAS. The next chapter will be defined not by what was discussed, but by what is implemented and the improvements stakeholders experience.

As we look towards 2027, our commitment remains clear: to strengthen the Society, improve healthcare service delivery and create lasting value for our members.