

NEWSLETTER

DECEMBER 2021

Maisha
Health Fund

Take Control of your Health



Take Control of your health

Maisha Health Life

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Editor's Note

Season's Greetings to you and your loved ones! I love festive season because it's a time we get to reflect on the year, count our blessings and take a breather from the bustles of the year. This year and the past have drastically changed what festive season means to us due to Covid-19. It has threatened what we ordinarily term Christmas because of the travel bans and restrictions on family gatherings, religious convocations, and parties.

I am prompted to count it all joy and be grateful for the lives saved in 2021. We have been at the forefront of the pandemic as we provided the Covid-19 medical cover and are thankful to have witnessed the treatment and recovery of our several members. We would like to thank you for taking the precautionary measures to protect yourself, your colleagues, and the community at large. To the families who lost loved ones, our prayers are with you and may the departed souls rest in peace.

You and I will agree that we miss our freedom to associate and would like to pause for a moment and ask the Lord for wisdom and solutions to end this pandemic. I would like to commend the World Health Organisation and the Ministry of Health and Child Care for the solutions brought through the vaccines which were introduced in Zimbabwe during the year. We also played our part through the provision of free vaccination services for our members and I would like to appreciate all those who participated.

Mrs Hazel Banza - MD Maisha Health Fund

We would love to hear from you. Please contact us on the details below:

Feedback and comments

Email: sales@maishahealthfund.co.zw

Visit: www.maishahealthfund.co.zw

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Twitter/ Instagram: @MaishaHealthFnd

Sasai: Maisha Health Fund

We introduced a couple of services during the year to enhance your medical aid experience. Due to the inflationary environment in Zimbabwe, the value of medical cover is constantly being eroded against rising cost of accessing medical services. To curb against such losses, we introduced medical aid packages that attracted no shortfalls and no Co-Payments.

During the course of the year, we launched mobile phone registration through USSD Code *147# that allows people anywhere in Zimbabwe to sign up for medical cover. As Maisha Health Fund we continued to offer home medicine deliveries through our virtual pharmacy. Finally, we launched the Maisha Health Fund App which allows members to access self-help, view statements and benefits 24/7.

Thank you for being part of our 2021 and we look forward to a continuing healthy relationship with you in 2022. Read on to find out more about what we have lined up for you. Happy Holidays!





2021 Milestones

Sponsor Your Loved One's Medical Cover all the way from the Diaspora

Globalisation and economic migration have fragmented families. Now we have parents living as far as Europe or Asia with children living in Zimbabwe under the care of a relative. While guardians may take care of the food, shelter, accommodation, and education needs of their family, they are also weighed with the responsibility of health care. With the Covid-19 pandemic and travel restrictions, it's becoming more difficult for one to easily travel to seek health care in other countries.

To ease this burden, we have introduced a convenient way for breadwinners outside the country to sponsor their loved ones' medical cover to access better health facilities in Zimbabwe.

In his remarks, Mr Eddie Chibi, our EcoCash Holdings Zimbabwe Group CEO said, "Distance should not be a barrier when it comes to caring for loved ones. As the EcoCash Holdings Zimbabwe Group we are constantly striving to bring in digital solutions to improve the welfare of all Zimbabweans. We want fellow citizens living in the diaspora to have seamless access to medical solutions, that enable them to get their relatives and children in Zimbabwe

adequate medical cover and access to reputable hospitals in-country should they fall ill."

This service is expected to eliminate the risk of missed premiums with those living outside the country paying directly to the Maisha Health Fund Nostro account instead of sending money back home and then asking relatives to make monthly payments.

"We are encouraging Zimbabweans in the diaspora to sign up for their families' medical aid cover and pay monthly premiums directly into

our nostro account. We believe this gives peace of mind as our customers will not worry about non-payment of premiums," said Mrs Hazel Banza, Maisha Health Fund's Managing Director.

It is estimated that between 2.5 and 3 million Zimbabweans live in other countries including South Africa, the United Kingdom, Australia, the United States and New Zealand among others. Zimbabweans living abroad last year sent US\$1 billion in remittances, which is going a long way in boosting the country's economy.

Enjoy Access to Self-Help 24/7

Taking control of your health is one of the most self-empowering habits you can have because no one else will do it for you. At Maisha Health Fund, we give you more control of your medical aid cover through our mobile application. With this app you can easily access self-help 24/7.

You can easily view your benefits, submit documents, and access your membership card – all on your mobile device.

"We are introducing the mobile app to allow our members quicker and convenient service in getting their queries resolved,"

said Mrs Hazel Banza, MD Maisha Health Fund.

"Now one can easily get an invoice from a health service provider, review their benefits and submit it instantly on the app without waiting to call our membership team during working hours," she added.

To enjoy these services, members simply download from Google Play Store or this link <https://play.google.com/store/apps/details?id=za.co.x2cana.hip.mobile.maisha.member> Register and start enjoying convenient self-service.



Feature: Covid-19 Omicron Variant- Festive Season Wellness Tips

Just when we thought we are out of the woods, then boom, we are panicking again because of yet another Covid-19 variant. It's devastating to the mind and frustrates a lot of our holiday plans that we need to park indefinitely. Your feelings are shared by many people across the globe who are as anxious as you are about what's happening and what's next. Here's our word of encouragement to cheer you up and remind you of the kids frown/ smiley face drawing. When life gives you a frown, turn it upside down- it becomes a smile.

We will answer some of your questions and help you determine safe behaviour to protect yourself, your loved ones, and the community.

Q. What is the new strain of Covid-19 Called?

A. A new strain of the virus that causes COVID-19, known as B.1.1.529, has been labelled the "Omicron variant" by the World Health Organisation and classified as a "variant of concern."

Q. Where has the virus been reported?

A. The virus was reported in South Africa on November 24th and has been detected in other continents

Q. Why is Zimbabwe facing a travel ban, is the virus now here?

A. Some European, Asian, and American countries have imposed a ban on travellers from Southern Africa as a measure to help contain the spread of the virus to other regions.

The Vice President Constantino Chiwenga recently confirmed that the new variant was detected in Zimbabwe.

Q. What must I do to protect myself?

A. Continue to practice social distancing, mask up, sanitise, minimise movement to reduce risk of infection and to follow all WHO and Ministry of Health and Child Care protocols. You are also encouraged to be fully vaccinated if you have not done so.



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Q. Is Covid-19 Real?

A. Yes and at Maisha Health Fund we have members who have been treated and recovered from Covid-19 while some have sadly passed on.

Q. Am I covered if I get Covid-19?

A. Yes you have cover, however we encourage our members to get vaccinated to reduce the risk of severe symptoms in the event of an infection.

Benefit limits and subscription rates review with effect from 1 January 2022

Maisha Health Fund always strives to ensure that members have easy access to medical services and enjoy sufficient medical cover in times of need. There have been changes in the cost of services which have necessitated adjustments to the benefit limits to preserve the value of your medical cover. It is also important to ensure that the premium members pay are commensurate with the benefits they receive. Consequently, effective 1 January we have revised the annual benefit limits and contribution rates to maintain sufficiency and sustainability of your medical cover.

The new rates are given below:

Package	Vitality	Active	Classic	Standard	Starter Plus	Starter
Principal per member (ZWL)	14,354	9,518	6,799	4,684	2,418	1,208
Child	10,123	6,346	3,476	2,115	1,208	1,208
Student	11,483	7,615	5,439	3,748	1,208	1,208
Over 65yrs	17,377	11,936	8,160	5,591	1,208	1,208

	Vitality	Active	Classic	Standard	Starter Plus	Starter
Annual Global Limits	6,125,558	4,900,446	3,675,335	1,837,668	980,090	735,067
Hospitalization	1,960,179	1,568,142	1,176,107	588,054	313,629	235,222
Pathology	367,533	294,027	220,520	110,261	58,806	44,105
Radiology	581,928	465,543	349,067	174,579	93,108	69,831
Physiotherapy	183,767	147,014	110,261	55,130	29,403	22,052
Dental	245,022	196,019	147,011	73,506	39,204	29,403
Optical	122,511	98,009	73,506	36,753	19,602	14,702
Drugs	459,417	367,533	275,651	137,825	73,506	55,130
Anesthetic	385,910	308,729	231,546	115,773	61,746	46,310
Consultation	398,162	318,530	238,896	119,448	63,707	47,780
Gynecology	196,019	156,815	117,611	58,806	31,364	23,523
Maternity	367,533	294,027	220,520	110,261	58,806	44,105
Hearing aids	245,022	196,019	147,014	73,506	39,204	29,403

Should you desire to change your package or plan to another that better suits your circumstances, please communicate with us. If you had paid premiums for January 2022 in advance, please ensure that your account is aligned to these new subscription rates to minimise inconveniences when accessing cover.

For further clarification, please do not hesitate to contact our Customer Services and Membership Teams the following emails:

Sales@maishahealthfund.co.zw

Membership@maishahealthfund.co.zw



Cover your loved ones easily all the way from the diaspora

You can now sponsor your family's medical aid cover while living outside Zimbabwe with Maisha Health Fund.

How to register

- Fill in membership application form available on our website
- Pay into our Nedbank Nostro account: Account number 11991718534, Branch Code: 18101
- Send proof of payment and completed application form via email to membership@maishahealthfund.co.zw
- You will receive confirmation and medical aid numbers.
- For more info: Call 0771 222825, 0772222760

Packages Include

Package Name	Contribution (Monthly USD)	Contribution (Annually USD)	Global Limit (USD)	Access Level
Vitality	95	1140	50,000	Access to private ward in private hospitals grade A to F
Active	63	756	40,000	Access to 2 bedded ward in private hospitals grade A to F
Classic	45	540	30,000	Access to General ward in private hospitals grade A to F
Standard	31	372	15,000	Access to General ward in private hospitals grade B to F
Starter Plus	16	192	8,000	Consultation at GPs, Private laboratories & radiology centers. Specialists & hospitalization accessed in a government, mission hospital
Starter	8	96	4,000	Exclusively for government, mission and council facilities

No shortfalls, No co-payments

Register and
WIN!
Promotion

Add a
dependant
to your
membership

No shortfalls,
No co-payments



Dial
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Dear member,
Stand a chance to win when you add a dependant to your
Maisha Health Fund subscription.

Promotion valid from 2 October up to 31 December 2021. Terms and Conditions apply.

email sales@maishahealthfund.co.zw
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Quick Reminder

Biometric Registration- we kindly remind you to please register on the biometric platform. Simply carry your ID and medical aid certificate and visit your nearest service provider then they will scan your fingerprints to register you.