

NEWSLETTER

MARCH 2022

Maisha
Health Fund

Take Control of your Health



Take Control of your health

Maisha Health Life

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Editor's Note

Greetings to you and your beloved family! I hope I find you in good spirits. It's always a pleasure to write to you our valued member and to hear from you as well. I was delighted to hear a testimony from Dr N. Pavari, one of our members whom we assisted to get care for his wife in India. You will find the full article in the customer feedback's section. It is stories like these that make us fulfilled and encourage us to keep pursuing our purpose of helping you take control of your health.

Let me also take this opportunity to celebrate women. 8 March was International Women's Day, a global commemoration to recognise the successes of women and to honour them as equal members of society. Women and children are vulnerable members of society as they depend largely on men for provision of food, shelter, and health care. United Nations Sustainable Development Goal (SDG) 5 promotes gender equality and we too as an organisation honour the value that both men and women contribute towards serving you, our members.

Personally, I feel honoured to lead Maisha Health Fund, as a woman, a position that is still challenging because there are few of us in the boardroom. But I get excited that we are steadily making progress with more women taking up space in science, health services and various professions that were deemed to be for men.

I would like to remind you of some of our services that are available to help you access quality health care conveniently. Our Maisha Health Fund Medical Aid Card is widely accepted at private, government, mission and council health facilities nationwide. Should your preferred service provider indicate that they are not yet part of our wider network, please don't hesitate to let us know so that we can engage them and get them on board.

Have you downloaded the Maisha Health Fund App yet? If not, please get it on Google Play Store so that you may access your digital card, submit claims online and view your benefits and more services on your phone. You will find steps on how to register in the user guide that we have provided in this issue.

When they say count your blessings, I am inclined to count good health first. I encourage you to continue making healthy choices for a successful and productive year. Eat healthy, that means make it a priority to have a balanced diet each time you consume your food.

They say you must have at least five fruit varieties per day. I know at times fruits are expensive, but hey why not make sure that you eat the fruits in season. It's cheaper that way. Also read widely. Reading not only improves your brain connectivity and reduce stress, but it also lowers blood pressure and improves heart rate. On that note, do get in touch and let's catch up on the next issue.

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

Facebook: MaishaHealthFund

Twitter/ Instagram: @MaishaHealthFnd

Sasai: Maisha Health Fund



Customer Feedback

Dr Pavari's Testimonial

It's always inspiring to get testimonies from our happy clients. It shows we are doing something right. In this issue, Maisha Health Fund (MHF) received a refreshing call from Dr N Pavari (Dr P) who was delighted to share his testimony. Below are excerpts of his story.

MHF: May you please briefly tell us about yourself?

Dr P: My name is Dr N Pavari, a legal practitioner, notary public, conveyancer, and an arbitrator. I am a minister of Religion as Reverend, a lecturer in various institutions, and an entrepreneur specialising in immovable properties.

MHF: How long have you been on Maisha Health Fund?

Dr P: From its inception, that's over 10 years now.

MHF: How has Maisha Health Fund assisted you at a time you had a health crisis?

Dr P: Maisha Health Fund has been assisting me in a tremendous manner, through footing our medical bills especially for my beloved wife when she had a heart procedure/ operation in India. The bill was unbelievable, but Maisha took an extra mile in assisting me. The Medical Aid foots

my wife's medical bills as a cardiac patient time and again, to the point of supplying a medical kit for her.

MHF: How has being on medical aid assisted you in your health care needs?

Dr P: Maisha has assisted my family so much, we do not have to pay cash for our health care. It always swiftly responds to my requests and has proven to be a helping hand in all my health needs.

MHF: What would you say to people who perceive medical aid to be expensive?

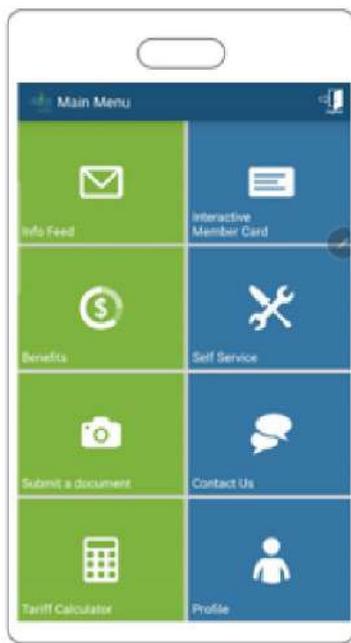
Dr P: If any person thinks that having medical aid is expensive let me advise you that not having medical aid is more expensive and shows that you are not organised.

MHF: Do you have any words of encouragement to our readers?

Dr P: Let me put it on record that Maisha Health Fund is the only Medical Aid I have seen that is able to keep its word, it is more reliable and worth to be trusted. The team is excellent, especially the MD, she has an open-door policy. If other medical aids have failed you, please try Maisha Health Fund, you won't go wrong.



Maisha Health Fund App User Guide



New Benefits Limits & Premiums

At Maisha Health Fund, we always strive to give you easy access to medical services and enjoy sufficient medical cover in times of need. Changes in the cost of services at doctors, pharmacies and hospitals among other health care providers have necessitated adjustments to the benefit limits to preserve the value of your medical cover.



Effective 1 April 2022, your premiums and benefits will be reviewed as below.

Package Name	Starter	Starter Plus	Standard	Classic	Active	Vitality
Principal per member (ZWL)	1,570	3,143	6,089	8,839	12,374	18,661
Child	1,570	1,570	3,654	5,304	7,425	11,197
Student	1,570	1,570	4,871	7,071	9,900	14,929
Over 65yrs	1,570	1,570	7,612	11,049	15,468	23,327

The revised benefit limits are as follows:

Benefit (S)	Starter	Starter Plus	Standard	Classic	Active	Vitality
Annual Limit per Person	942,356	1,256,475	2,355,891	4,711,780	6,282,371	7,852,966
Hospitalization	305,789	407,718	764,470	1,528,939	2,038,585	2,548,233
Pathology	57,337	76,448	143,339	286,676	382,235	477,793
Radiology	90,780	121,040	226,953	453,787	605,206	756,506
Physiotherapy	28,668	38,224	71,669	143,339	191,118	238,897
Dental	29,403	39,204	73,506	147,011	196,019	245,022
Optical	14,702	19,602	36,753	73,506	98,009	122,511
Drugs	71,669	95,558	179,173	358,346	477,793	597,242
Anesthetic	60,203	80,270	150,505	301,010	401,348	501,683
Consultation	62,114	82,819	155,282	310,565	414,089	517,611
Gynaecology	30,580	40,773	76,448	152,894	203,860	254,825
Hearing aids	57,337	76,448	143,339	286,676	382,235	477,793
Maternity	38,224	50,965	95,559	191,118	254,825	318,529
Surgery	95,558	127,412	238,897	477,793	637,057	796,324

Further to the adjustments above, there will be a corresponding review of per treatment limits on some benefits and disciplines. This per treatment limit is based on our assessment of average, reasonable and fair market prices of medical products and services. As a result, it is likely that some members may encounter shortfalls, though these are expected to be minimal. The medical aid will cover the significant portion of medical costs or services.

Where you require a cash refund, prepayment for services or advice on available benefits, please feel free to contact our claims team on 0771222826 or 0771222076. Alternatively, you may email the invoice provided by the medical service provider to claims@maishahealthfund.co.zw for quicker service.

Pay in USD, Preserve the Value of Your Cover

Did you know that you can switch from ZWL to USD cover with no waiting period? You can preserve the value of your medical aid cover by switching to US Dollar packages which give you access to a wide range of benefits.

Package	Monthly Contribution (USD)				Access Level
	Adult	Children Under 18	Children Under 18	Adult 60 + years	
Vitality	95	67	67	115	Access to private ward in private hospitals grade A to D
Active	63	42	42	79	Access to 2 bedded ward in private hospitals grade A to D
Classic	45	23	23	54	Access to General ward in private hospitals grade A to D
Standard	31	14	14	37	Access to General ward in private hospitals grade B to D
Starter Plus	16	8	8	8	Consultation at GPs, Private laboratories & radiology centers but specialists & hospitalization in a government, mission hospitals
Starter	8	8	8	8	Exclusively for government, mission and council facilities

Wellness Feature: A Smarter way to set and achieve

Are you happy with the state of your health or you are just getting by? The World Health Organisation's constitution states: "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." At Maisha Health Fund we are always ready to help you set your health goals. Below are some tips from Harvard Health Publishing which we believe are crucial to set you up for an interesting journey.

Find your purpose

Goals should revolve around a purpose in your life: What matters to you now? What is important? "Your goal has to be related to a result, or otherwise you won't do it," says Susan Flashner-Fineman, the Vitality 360 Wellness Coaching Program coach at Harvard-affiliated Hebrew Senior Life. For instance, it's not enough to say you want to exercise more. Instead, connect this goal with a meaningful outcome. Improved strength and endurance from exercise could mean you'll have the stamina to take a cross-country trip to attend a wedding or graduation.

Have SMART goals

Once you have settled on a goal, make sure it's SMART, which stands for Specific, Measurable, Attainable, Relevant, and Time-bound.

The SMART approach ensures you've defined your goals clearly and can attain them. "It also gives you accountability, which helps you stay focused and committed," she said.

- **Specific:** Goals need to be clear and detailed. Vague goals can feel overwhelming. Don't say, "I want to be more active." Instead, say, "I will exercise 30 minutes, five days a week."
- **Measurable:** If you have no way to measure a goal, it's tough to know when you've met it. "I'm going to lose weight" is a popular goal that works better with a measurable outcome, such as "I'm going to lose 10 kilograms by June."
- **Attainable:** Avoid overly grand goals. "They should be based on what you realistically can do now, and not when you were younger," says Flashner-Fineman. "If you used to be able to run five kilometres without fatigue and now can only do a kilometre, lower your expectations with a goal of running three kilometres without fatigue."
- **Relevant:** Is your goal important to your life right now? "You don't want to set goals just to have a goal," says Flashner-Fineman. "It needs to have a purpose, or you may find it difficult to stick with." For example, while learning a language can help with cognitive health, it might be better suited if you plan to

visit a new country.

- **Time-bound:** Is your goal something that you can take on right now — or is it best for later? Also, is the time frame you have chosen suitable? You probably won't be able to safely lose 20 kilograms in three weeks or master a new skill in a few months. Make sure you give yourself adequate time.

Tips to stay in track

- **Break big goals into smaller ones.** They won't feel so daunting, and you'll be able to celebrate success along the way. For example, if you want to write your memoirs, focus first on attending a writing class or researching your family history.

- **Reward yourself.** Positive feedback is a reward, so share your accomplishments with friends and family — in person or on social media. You also can reward yourself with purchases related to your goal, like new art supplies.
- **Monitor your progress.** Set up daily or weekly reminders or ask a friend or family member to check in with how you're doing.
- **Use visual reminders.** Keep a photo related to your goal in constant view, like a vacation destination or the sign-up form for a 5K race.

<https://www.health.harvard.edu/mens-health/an-easier-way-to-set-and-achieve-health-goals>

Tips for effective use of medical cover

1. Minimize use of emergency rooms or casualty centers' for the treatment of non-life or limb threatening ailments. This is against the background that consultation charges at emergency rooms or casualty centers range 50% or more above the consultation costs at General practitioners.
2. Establish and visit a family doctor (general practitioner) who ordinarily is your go-to doctor for first line consultation unless it is a life or limb threatening ailment.
3. Know the cost of accessing medical aid products and services. You can ask the attending administrative personnel when accessing medical products or services. Alternatively, you can note these as you fill in the claim form.
4. Do biometric fingerprint enrollment of all members above the age of seven years on your policy. It is paperless, quicker, and protects against fraud as claims on your account are initiated and validated by your peculiar fingerprints.
5. Read the claim statements sent by Maisha Health Fund to your email. Raise queries where you disagree with the information presented pertaining to services that you or your registered family members accessed.
6. Where possible request from your physician for generic alternatives of medication. Generic medication is created to be the same as an already marketed brand-name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use. It is significantly cost effective

Register on the Biometric Platform



**Go Cardless
Register on Biometric**

Dear Member

Register on biometric and you will not need to fill in forms each time you visit the doctor.

How to register:

1. Visit your nearest pharmacy
2. Provide them with your medical aid details
3. They will scan your fingerprints to complete your registration.

Benefits:

1. Curbs against fraud in case your card is lost or stolen
2. No need to fill in claim forms
3. Easy identification, by scanning your fingers

How to Pay for your medical aid policy



**Register and
WIN!
Promotion**

Dear Member

Win yourself a ZWL5000 grocery voucher

Be among the first 100 members to add dependents on your Maisha Health Fund medical aid cover and you could win a grocery voucher.

To add dependents:
Fill in membership amendment form attached and send it via email to membership@maishahealthfund.co.zw

For more information Call: 0772222760

Promotion ends on 15 April 2022

Terms and Conditions apply.