FREE GUIDE · 2026



Zimbabwe

Medical aid societies guide

4 chapters · every source listed

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Medical aid societies guide 2026

For families, workers and employers in Zimbabwe choosing medical aid: how societies are regulated, CIMAS and PSMAS from their own pages, and how to compare packages.

This guide puts together 4 pages of Tulinde Zimbabwe (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 11 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Health insurance in Zimbabwe: medical aid societies and health cover

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/health-insurance/

Short answer Checked 31 October 2026

Private health cover in Zimbabwe is provided by **medical aid societies**: associations that take subscriptions from members to pay their medical and dental expenses (Medical Services Act [Chapter 15:13]). No one may run a medical aid society unless it is **registered** (section 9). Since **24 April 2026** the Insurance and Pensions Commission Amendment Act also gives **IPEC** the power to register and supervise medical aid societies. The societies people search for most are **CIMAS** and **PSMAS**.

Who regulates medical aid

- **Medical Services Act [Chapter 15:13]**, in force since 9 February 2001: "no person shall establish or conduct a medical aid society unless it is registered" (s 9(1)); the application goes to the Secretary of the Ministry responsible for health, who checks that the minimum cover is adequate and that there is adequate financial provision (s 9(5)), and may cancel a registration (s 10) (ZimLII).
- **Insurance and Pensions Commission Amendment Act, 2026**, in effect from 24 April 2026: IPEC's functions now include registering "medical aid societies" and supervising them and their associates (new section 4(1)(a) and (c)) (Act, IPEC Circular 13 of 2026). IPEC says it is "working on modalities for a seamless transition".

How to compare medical aid packages

1. Ask for the package rules: the annual global limit, the limits per benefit, and the waiting periods. CIMAS defines a waiting period as "the time frame before certain benefits become available after joining" (CIMAS).
2. Check the currency: societies sell US dollar packages and local-currency packages (CIMAS "Secure (USD)", PSMAS "USD Products").
3. Check the network: which hospitals, doctors and pharmacies accept the card without a cash payment.

4. Read how claims are refunded and how long it takes (CIMAS: subscriber claims every two weeks, by bank transfer only).

Society by society: medical aid societies compared · CIMAS · PSMAS.

Frequently asked questions

Who regulates medical aid in Zimbabwe?

Medical aid societies must be registered under the Medical Services Act [Chapter 15:13] (Ministry of Health). Since 24 April 2026 the Insurance and Pensions Commission Amendment Act also gives IPEC the power to register and supervise them.

Is medical aid the same as health insurance?

In Zimbabwe private health cover is provided by medical aid societies, which take subscriptions from members to pay medical and dental costs. Life assurers and short-term insurers may also sell health-related policies.

Which is the best medical aid in Zimbabwe?

Tulinde does not rank medical aid societies. Compare the package limits, waiting periods, currency, network and claims process in writing.

Chapter 2

Medical aid societies in Zimbabwe compared: CIMAS, PSMAS and how to choose

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/medical-aid-societies/

Short answer Checked 31 October 2026

Zimbabwe's medical aid societies are registered under the **Medical Services Act [Chapter 15:13]** and, since 24 April 2026, by **IPEC** too. Two societies dominate the searches: **CIMAS** (Cimas Health Group), which offers Secure (USD), local-currency, Healthguard and Medicare packages, and **PSMAS** (Premier Service Medical Aid Society, formed in 1930), which offers public-sector, private-sector, individual, student and USD plans. Their prices are not published in full on their sites, so compare written quotes.

CIMAS and PSMAS side by side

	CIMAS	PSMAS
Who they say they are	"Over 8 decades of healthcare experience"	Formed in 1930; over 900,000 members, 17 cities and towns
Package families	Secure (USD): Health Save, Primary, Essential, Private, Private Plus, Premium, Prime; ZWL packages; Healthguard (FCA); Medicare	Public sector (Executive, Optimum, Standard); private sector; individual (Elite Plus, Elite, Premium, Status, Classic, Ideal, Regular); students; USD products
Joining	Online form ("Join us")	No minimum membership numbers, no age restrictions; SMEs under 10 employees can join individual plans
Claims	App, claims@cimas.co.zw, P.O. Box 1243 Harare, or a branch; refunds by bank transfer	Member portal and the PSMAS 24/7 app (PSMAS website)
Contact	+263 867 7400 500 · 08080001-3 · connect@cimas.co.zw	+263 8688 002635 · contactus@psmas.co.zw · 47 George Silundika Avenue, Harare

Quoted from CIMAS, CIMAS how to claim, PSMAS about, PSMAS individual plans, PSMAS public sector and PSMAS contact, PSMAS home, seen on 31 October 2026. Membership figures are the society's own statement.

Five questions before you join

1. What is the annual global limit, and the limit per benefit (hospital, specialists, medicines, optical, dental)?
2. How long are the waiting periods, and are existing conditions excluded at first?
3. Is the subscription and the cover in US dollars or ZiG?
4. Which providers accept the card without a cash payment?
5. How and when are claims refunded?

Then check that the society is registered: the Medical Services Act forbids running an unregistered society (s 9), and IPEC now registers medical aid societies too (Amendment Act, 2026).

Frequently asked questions

What are the medical aid societies in Zimbabwe?

Medical aid societies registered under the Medical Services Act, such as CIMAS (Cimas Health Group) and PSMAS (Premier Service Medical Aid Society). No public consolidated register of medical aid societies was available on 31 October 2026; IPEC has had power to register them since 24 April 2026.

Which medical aid is cheapest in Zimbabwe?

Tulinde publishes no price it cannot source, and the societies do not publish all their rates. Ask two or more societies for a written quote for the same family and compare limits and waiting periods, not only the subscription.

Can I join PSMAS if I am not a civil servant?

Yes. PSMAS publishes private-sector, individual, student and USD plans, and says it has no minimum membership numbers and no age restrictions.

Chapter 3

CIMAS medical aid: packages, how to claim and contacts

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/cimas-medical-aid/

Short answer Checked 31 October 2026

CIMAS (Cimas Health Group) is a Zimbabwean medical aid society that says it has "over 8 decades of healthcare experience". Its **Secure (USD)** packages are Health Save, Primary, Essential, Private, Private Plus, Premium and Prime; it also offers ZWL packages, Healthguard (FCA) packages and Medicare. Claims go through the **CIMAS app**, **claims@cimas.co.zw**, post or a branch, and refunds are paid **only by bank transfer**. Contact: **+263 867 7400 500** or **08080001-3**, connect@cimas.co.zw.

CIMAS packages

Family	Packages named by CIMAS
Secure (USD)	Health Save, Primary, Essential, Private, Private Plus, Premium, Prime
ZWL packages	Local-currency packages
Healthguard (FCA)	Healthguard International
Medicare	Listed under Packages

From CIMAS and our packages, seen 31 October 2026. CIMAS says benefit limits apply per beneficiary per membership year within an annual global limit. Rates are not reproduced here: ask CIMAS for a written quote.

How to claim from CIMAS

1. Check your banking details: CIMAS pays refunds only by electronic funds transfer (update them on 08080001-3).

2. Make sure the claim shows your name and initials, membership number, treatment date, amount charged and tariff, the provider's stamp and signature, and is signed by the member or guardian. Specialist claims need the referring provider's name; radiology and pathology the doctor's request form; hospital claims a breakdown of drugs and sundries.
3. Submit it through the CIMAS app, by email to claims@cimas.co.zw, by post to the Claims Department, P.O. Box 1243, Harare, or at a branch.
4. Track it in the app or web portal: subscriber claims are processed every two weeks, provider claims monthly.

All from CIMAS, how to claim, seen 31 October 2026.

Contacts and complaints

Cimas House, Borrowdale Office Park, Borrowdale Road, P.O. Box 1243, Harare; +263 867 7400 500 · 08080001-3; connect@cimas.co.zw (CIMAS).

Complain to CIMAS in writing first. Medical aid societies are registered under the Medical Services Act and, since 24 April 2026, IPEC has power to register and supervise them (Amendment Act): see complaints.

Frequently asked questions

What are the CIMAS Secure packages?

CIMAS lists Health Save, Primary, Essential, Private, Private Plus, Premium and Prime as its Secure (USD) packages.

How do I submit a CIMAS claim?

Through the CIMAS app, by email to claims@cimas.co.zw, by post to P.O. Box 1243, Harare, or at a branch. Refunds are paid only by bank transfer.

What is the CIMAS phone number?

+263 867 7400 500 or 08080001-3; email connect@cimas.co.zw (CIMAS website, seen 31 October 2026).

Chapter 4

PSMAS medical aid: plans for civil servants, families and companies

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/psmas-medical-aid/

Short answer Checked 31 October 2026

PSMAS, the Premier Service Medical Aid Society, was formed in **1930** and says it has **over 900,000 members** in 17 cities and towns. Civil servants choose between the employer-subsidised **Standard** and **Optimum** plans (the **Executive** plan is for director level and above). Individuals and families choose among **Elite Plus, Elite, Premium, Status, Classic, Ideal and Regular**, with no minimum membership and no age restriction. Contact: **+263 8688 002635**, contactus@psmas.co.zw.

PSMAS plans

For	Plans named by PSMAS
Public sector (serving and pensioned civil servants)	Standard, Optimum; Executive for director level and above
Individuals, families, SMEs under 10 employees	Elite Plus, Elite, Premium, Status, Classic, Ideal, Regular
Others	Private-sector plans, tertiary (student) plans, USD products

From public sector plans and individual plans, seen 31 October 2026. PSMAS says individuals may choose a USD or a local-currency plan and may register family members on different plans.

About PSMAS

"Formed in 1930, the Society has gone through various stages of growth … To date, the Society boosts of over 900 000 members spread across Zimbabwe with a physical presence in 17 cities and towns" (PSMAS about us). The member figure is PSMAS's own statement.

Head office: 47 George Silundika Avenue, Harare; contactus@psmas.co.zw; +263 8688 002635; WhatsApp +263 783 183 530 (contact).

Regulation and complaints

PSMAS is a medical aid society, registered under the Medical Services Act. Since 24 April 2026 IPEC also has power to register and supervise medical aid societies (Amendment Act). Complain to PSMAS in writing first: see complaints.

Frequently asked questions

What plans does PSMAS offer civil servants?

Standard and Optimum, subsidised by the employer; the Executive plan is reserved for director level and above.

Is there an age limit to join PSMAS?

PSMAS says its Society imposes no age restrictions and requires no minimum membership numbers for individual plans.

What is the PSMAS contact number?

+263 8688 002635, contactus@psmas.co.zw, 47 George Silundika Avenue, Harare (PSMAS website, seen 31 October 2026).

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