



PRESS STATEMENT

7 January 2023

Coverage of Adult Dependents on PSMAS Medical Aid

The Public Service Commission has, in the past few years, noted with concern that Civil Servants have been facing challenges in accessing medical services. The challenges relating to Civil Servants accessing medical aid are multi-faceted and these do not exclude abuse and fraud around access.

An unprecedented increase in the number of adult beneficiaries added by some members of the Public Service medical scheme has been observed. This is due to the highly subsidised levels of subscriptions obtaining. These extra adult dependants (18 years and above) who are accessing services at a very low cost have grossly reduced the viability, affordability and sustainability of PSMAS medical aid. The Public Service Commission is determined to ensure sustainable provision of medical care for Civil Servants and wishes to announce a new measure relating to adult dependants. It must be noted that the new measure is with immediate effect.

The standard medical aid package for Public Service workers under PSMAS covers a member, spouse and eligible three children. The Public Service Commission meets 80% while the employee pays 20% balance of the medical cover obligations.

In view of the aspirations to have all Public Servants accessing medical coverage through PSMAS, the Government has made a decision that adult dependants shall not be subsidised by the subscriptions made by the Government for its public workers' core beneficiaries. As such, all members of the Public Service who wish to add other beneficiaries to their plans would need to pay PSMAS-defined market rates for them. The addition of adult dependants onto one's plan would require that a member notifies PSMAS directly and ensures that they make the necessary arrangements for the proposed additions.

It must be noted that the arrangements to finance extra dependants, is the responsibility of the member and this will be done by directly signing up with PSMAS. The Public Service Commission will only deduct subscriptions through SSB upon receipt of a clear instruction signed off by the member. However, members are also free to pay directly to PSMAS.

The Public Service Commission hopes that members will understand the concerns stated above, but more importantly, also note that this decision will enable the availability of resources to largely benefit the members of the Public Service. This change is meant to lessen the financial burden on the Government and PSMAS while ensuring the viability of the medical cover. This enhances value for the members and ensures the sustainability of the provision of services offered by PSMAS to its clients.

The Government of Zimbabwe remains committed to guaranteeing that Public Servants have access to good health and medical care. Health insurance is recognised as one of several non-monetary benefits the Public Service Commission extends to Government workers and is meant to ensure that the workforce is healthy and has the ability to physically and mentally apply itself at the workplace.

Dr Tsitsi R. Choruma

Secretary, Service Commissions



Zimbabwe Public Service Commission



PUBLIC SERVICE COMMISSION ZIMBABWE



Public Service Commission - Zimbabwe



263-242-793936
263-242-700882
263-242-700884



Public Service Commission-ZIM



263-788584848



feedback@psc.ov.zw

recruitment@psc.go



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Website: www.psc.gov.zw