

THE HEALTH DIGEST

March, 2022

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Bringing Your Healthy Smile Back!

C E L E B R A T I N G

International Condom Day



International Condom Day (ICD) is an informal holiday usually observed on February 13 just before Valentine's Day. ICD promotes safe sex awareness in a fun and creative way, encouraging people to use condoms and reminding everyone that condoms are "Always in Fashion."

Condoms are practical, easy to carry, and are the most affordable way to avoid HIV, other sexually transmitted infections, and unplanned pregnancies. Condoms make a statement about your priorities and show you care about you and your partner's health. They also help you express who you are. With hundreds of sizes, textures, colours, and flavours, you can stick with what you like or change it up every time! Most importantly, they give you peace of mind, so you can relax and focus on the fun!

population in the early 2000s to the current 14% which can largely be attributed to access to testing, treatment, behavior change and correct and consistent use of condoms. Condoms remain an important component in the comprehensive and sustainable approach to the prevention of HIV, other sexually transmitted infections, and unintended pregnancies



Remember, correct and consistent use of condoms is important in preventing STIs including HIV and unwanted pregnancies!

(Article credit: Vitality Wellness)



Zimbabwe also joined the world in commemorating International Condom Day with various awareness initiatives happening at community level. Zimbabwe's HIV prevalence has dropped from a high of 29% in the adult



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RATINGS

FOCUS: CELLMED FUND RULES (1-10)

The CellMed Fund rules provide guidance to members on how the fund operates, going into detail on specific issue and how the fund handles them. In this feature we highlight 10 of the Fund rules as presented in the CellMed Abridged Fund Rules document:

1. CellMed Health Medical Fund (CellMed) subscriptions are to be paid in advance that is before the first day of every month. Failure to do so will result in suspension of your account. If payment has not been made within 30 days after the suspension, the account will be terminated, and the member will be liable for all claims accrued during the period.
2. A member's membership card shall be printed upon submission of proof of identification and serving the minimum waiting periods. Proofs of identification in the form of National Identity card, Passport, Driver's License or Birth certificate are required for membership processing and card issuance.
3. A newborn baby's membership card shall be printed upon receipt of the child's Birth Certificate.
4. The CellMed Membership card remains the property of CellMed and should be returned upon resignation or termination of membership.
5. CellMed uses an Electronic Data Interchange system for claims submission by service providers and the system requires Biometric Membership Verification. Please ensure your fingerprints have been enrolled at CellMed offices or your nearest service provider and always take your medical aid and identification card when visiting a service provider.
6. If one loses a membership card, they will be required to pay a card replacement fee of ZWL300.00 through our various payment options.
7. Members are allowed to either downgrade or upgrade from their current schemes, however, there is a 6-month waiting period on an upgrade, during the period, one remains covered under the lower package one is transferring from while paying contributions of the higher scheme.
8. A member is not allowed to downgrade from the approved higher package than the one applied for.
9. Migration of membership from a lower plan to a higher plan will attract 6 months waiting period. Waiting periods will only be waived for Corporate members when migration is as a result of a promotion.
10. For individual members on the Conventional Plan, the minimum applicable plan is the Superior Plan. If transferring from a corporate to an individual account and one was registered on either Essential or Vital Plan, one can continue the current plan on individual rates or upgrade to any of the higher applicable plans. For those registered on a customised plan one will upgrade to the next plan on the standard plans' bouquet.

You can download the full CellMed Abridged Fund Rules at <https://cellmed.co.zw/downloads/>

CONTACT US

HARARE

Honeycomb Customer Service Centre
Ground Floor, Finsure House
84-86 Kwame Nkrumah Avenue






MUTARE

85 H. Chitepo Street

ZVISHAVANE

782 Goddard Avenue

DIGITAL PLATFORMS

 www.cellmed.co.zw
 @cellmedhealthfund
 @cellmed_health
 @cellmedzw
 CellMed Health Medical Fund

BULAWAYO

The Beehive Centre
18 Browning Rd, Malindela

HWANGE




Office Number 21
Health Services Section
Hwange Colliery Hospital

NGEZI

Office Suite 8
Old Mutual Complex
Turf Township

MEMBERSHIP ENQUIRIES

contactcentre@cellmed.co.zw

-  08677 200 200
-  08080 221/ 08080 015 (ECONET TOLL FREE)
-  0775 716 071

We would love to hear from you.



If you have any topics, questions or suggestions about what you would like to see in The Health Digest, email us at feedback@cellmed.co.zw or send us a WhatsApp message on +263 775 716 071