



# CELLMED HEALTH MEDICAL FUND PROFILE

2025

[cellmed.co.zw](http://cellmed.co.zw) | Bringing your healthy smile back



**CELLMED HEALTH**  
MEDICAL FUND



**Providing affordable & effective  
healthcare solutions**



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# FUND OVERVIEW

## BACKGROUND

CellMed Health Medical Fund is proudly Zimbabwean, and one of the fastest growing medical aid funds in Zimbabwe. CellMed was licensed in 2009, and since 2010, it has been offering hassle-free medical solutions at competitive prices. The fund's customer base cuts across various sectors of the economy, which include mining, energy, manufacturing, financial, educational, hospitality, civil society, and small to medium enterprises. The fund is owned by its members through their contributions and its affairs are presided over by a Board of Trustees comprising representatives from its members and the fund administrator.

CellMed Medical Aid packages have been designed in line with regional standards. Our members are assured of getting medical services in any part of the country through our extensive service provider network. The fund has also established partnerships with medical

institutions in India and South Africa, which have grown to become countries of affordable medical treatment. To date, the fund has sent several of its members for treatment in these countries. The fund has also taken a proactive approach in managing health risks and has partnered with clients to introduce corporate wellness programs which are presided over by trained medical experts.

CellMed Health Medical Fund conforms to the highest standard in quality service delivery and conforms to the ISO9001:2015 Quality Management System standard. This is testimony to the fund's desire to satisfy customer needs, through continuously improving our systems and introducing innovative products based on efficient business processes, well defined measurement systems, best practices and customer surveys.





# OUR MEDICAL AID PLANS

Comprehensive medical aid for all needs!



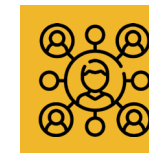
## Conventional Medical Aid Plans

This type of cover is purchased through making a monthly premium contribution into a fund/pool, in exchange for specified medical aid cover. The plan allows for pooling of risk.



## Customised Medical Aid Plans

This is a medical aid cover specifically designed to suit members' requirements. If a member identifies certain requirements outside the norm, a customised cover is designed by CellMed.



## Segregated Funds

This is medical aid cover administered through a fund set aside by the customer on behalf of its employees or members and elected beneficiaries. The funds that are set aside belong to the medical fund and CellMed only act as an administrator. Claims, bonuses, and increased benefits can be paid from the segregated fund.





# FEATURES & BENEFITS



## FAVOURABLE WAITING PERIODS

No waiting periods are applicable for corporates with more than 20 employees. Normal waiting periods apply for SME's and individual members.



## BEREAVEMENT TOKEN

CellMed pays a bereavement token which is payable to a member's beneficiaries upon notification of the death of a registered member.



## BABY BENEFIT

We join in celebrating the arrival of members' newborn babies who register with the fund through a welcome gift on occasion of the new addition to the hive!



## ACCESS TO INTERNATIONAL & REGIONAL MEDICAL SERVICES

CellMed has package options that allow access to regional and international medical services on referral by local specialists.



## WELLNESS PROGRAM & HEALTH RISK MANAGEMENT

Our wellness program assists in reducing the prevalence of illnesses and injuries by focusing on behavioural change to encourage a healthy lifestyle.



## CHRONIC CONDITION COVER

Medical aid cover is available for chronic conditions, subject to declaration and applicable waiting periods.



## CARD ACCEPTANCE

The CellMed card is accepted across a wide network of medical facilities and services in our service provider directory, nationwide.



## BIOMETRIC MEMBERSHIP ENROLMENT & ELECTRONIC CLAIM SUBMISSION

Biometric enrolment allows access to services without a need to produce membership or identity cards.

# INDUSTRY EXPERIENCE

Our members are central to everything we do and we strive to meet their expectations and give them the best experience. Our happy customers and clients come from various sectors of the economy including:



Mines & Mining Suppliers



Power & Energy



Public Sector



Schools



Tourism & Hospitality



Transport



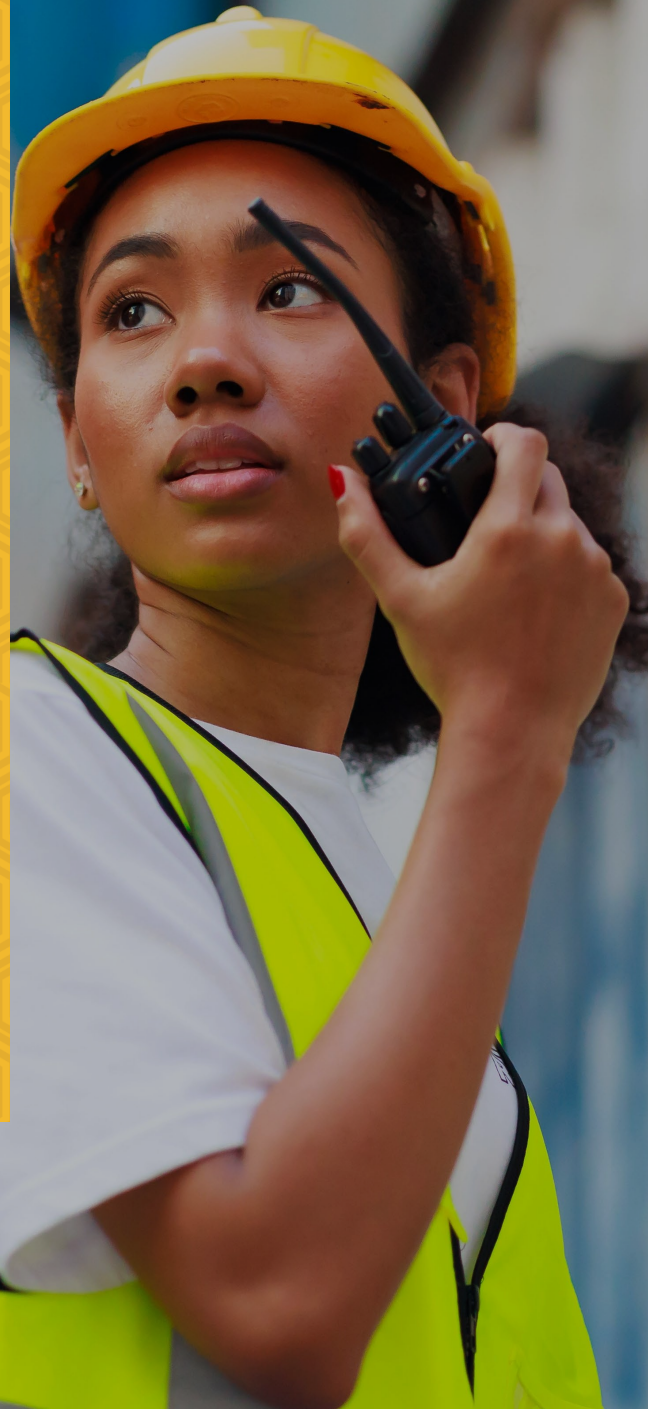
Diplomatic Missions



Non-governmental Organisations



Health & Medical Services



# CORPORATE SOCIAL INVESTMENT

CellMed Health Medical Fund recognizes the importance of giving back to the communities that support it and, in that regard, actively engages in various Corporate Social Investment initiatives. The Fund supports the well-being of Zimbabweans through partnerships and sponsorships that span diverse sectors. This commitment to social investment is reflected in the Fund's involvement in the following key areas:

## Community Engagement

CellMed Health Medical Fund sponsors the FC Platinum Football Club, providing comprehensive medical aid coverage for all FC Platinum teams, including players, coaching staff, and officials. The Fund's commitment to community engagement extends to supporting events like the St Georges Cricket Tournament and the St Giles Fundraising Golf Day.

## Health and Wellness

As the official Wellness Partner for the Tour de Great Dyke, CellMed plays a vital role in this challenging and inspiring annual cycling event. This partnership underscores CellMed's deep-rooted commitment to community well-being, as all proceeds from the Tour de Great Dyke are directly channelled to support the educational needs of nearly 100 underprivileged children. This dedication to both physical health and educational access highlights the Fund's holistic approach to wellness and its belief in empowering individuals to thrive.

Beyond this impactful partnership, CellMed demonstrates its commitment to healthy lifestyles by collaborating with some of its clients such as ZESA and PowerTel to deliver comprehensive wellness days. These initiatives focus on promoting employee health and well-being, recognizing that a healthy workforce is a productive workforce.



# OUR COMMITMENT

## OUR VISION

To be the industry leader in the provision of healthcare funding through alternative risk transfer solutions

## OUR MISSION

To unlock sustainable wealth through innovative risk solutions

## OUR VALUES

These values are the core of our company and guide our actions each and every day:

**Innovation:** Our never-ending search for better alternative risk transfer solutions

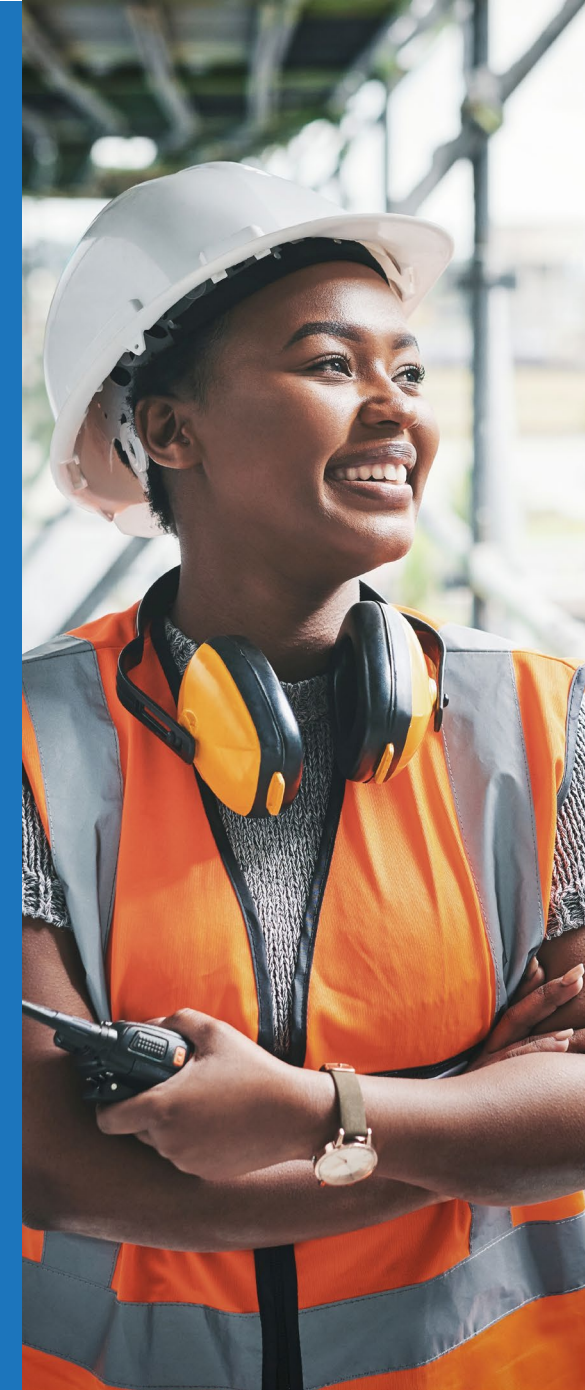
**Integrity:** We do what we say we will so when we say we will do it

**Excellence:** We deliver the highest standard of products, service and performance to all stakeholders

**Team-work:** We are committed to achieving common goals, based on honest and supportive interaction with each other

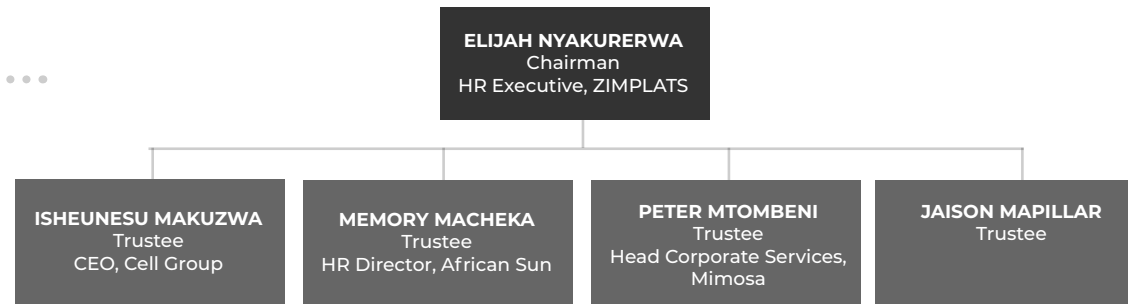
**Empathy:** Honouring our obligations to our customers in their time of need

**Partnership:** We aim to engage and collaborate with all our stakeholders as we build sustainable long-term relationships

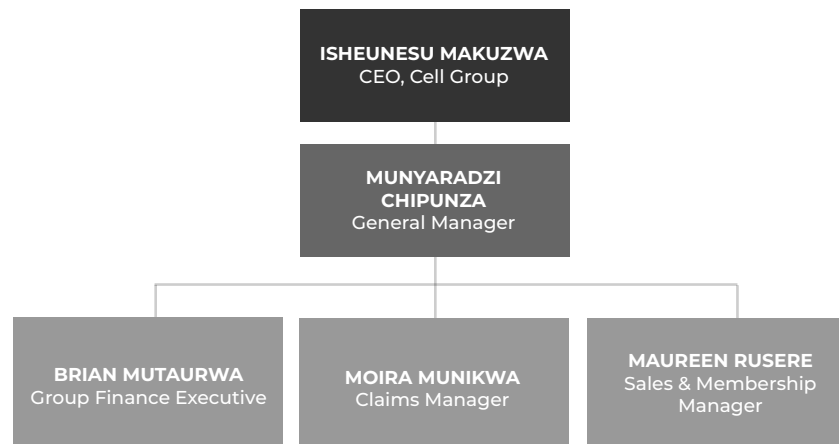


# OUR LEADERSHIP & STRUCTURE

## BOARD OF TRUSTEES



## MANAGEMENT TEAM





**SIGN UP TODAY**

# Become part of the CellMed family

## **CONTACTS**

Head Office:  
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08080 015/08080 221 (Econet Toll Free)  
contactcentre@cellmed.co.zw

## **HARARE - HEAD OFFICE**

25 Rhodesville Avenue  
Rhodesville

## **HWANGE**

Office Number 21  
Health Services Section  
Hwange Colliery Hospital

## **HARARE - HONEYCOMB SERVICE CENTRE**

Ground Floor, Finsure House  
84-86 Kwame Nkrumah Avenue

## **ZVISHAVANE**

782 Goddard Avenue

## **BULAWAYO**

The Beehive Centre  
18 Browning Rd, Malindela

## **NGEZI**

Nectacare Building  
5503 Turf Business Centre

## **MUTARE**

85 H. Chitepo Street



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