

What is the application process?

Application is available online via the following link:

<https://forms.office.com/r/btUvb0KetN>

When is the deadline for application?

Deadline of application is Friday 30th June 2023 at 5PM CAT

Terms & Conditions apply

About Us





Zambia Medical Association (ZMA) is a professional body whose main goal is to champion the practice of medicine for the benefit of society through research and ethical practice. In doing this, ZMA upholds the values and morals of society, the values of democracy, accountability, transparency and good governance.

Collectively as members of ZMA, we are determined to practice our profession in accordance with the ethical standards of practice of medicine.

Our Mission

To build a healthy and productive nation by promoting high standards of medical practice and influencing policy and public opinion on health matters in Zambia

Contact us

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Care 4 Caregiver Medical Scheme



Zambia Medical Association

What is C4C Medical Scheme?

This is a newly introduced medical scheme for Medical Doctors by Zambia Medical Association (ZMA) aimed at covering costs of healthcare for Doctors and their immediate families in times of need.

Who is eligible to join?

Any ZMA member and up to five (5) registered dependents.

What are the monthly premiums?

Premiums start as low as ZMW250 per registered life per month.

What are the payment methods?

Inclusion onto the scheme is voluntary and remission of premiums is to be made to ZMA secretariat via various platforms available including DDACC, Bank Transfer, Bank Deposit, Standing Order, Online Payments and Mobile Money.

Who is the Administrator of the scheme?

ZMA has partnered with Madison Life Insurance Limited Company (MLife) to manage the scheme.



What health facilities are covered by the Medical Scheme?

Over 160 public and private health facilities across the country are accredited to provide healthcare services countrywide to MLife clients. The full list of facilities is available via the following link:

<https://zma.co.zm/broadcast/wp-content/uploads/2023/05/Madison-Health-Health-Care-Providers-List-2023.pdf>

What services are covered under the Medical Scheme?

This scheme covers in-patient care, surgery, out-patient care, rehabilitation, optical and dental services. Learn more about the cover via the following link:

<https://zma.co.zm/broadcast/wp-content/uploads/2023/05/ZMA-C4C-Benefit-Table.pdf>

What are the benefits of being on the C4C medical scheme?



Comprehensive list of healthcare providers



High benefit amounts per scheme member for each benefit basket under OPD, IP, Optical and Dental



Access to high cost and variety of services



Free funeral cover



Cashless services offered to members on the scheme



Readily available funds for medical expenses