



Wemas

Wella Medical Aid Society



FAMILY MEDICAL SCHEME



MISSION STATEMENT



VISION

To be Number one Medical Insurance provider by the year 2030



MISSION

To provide innovative Medical Insurance services in Malawi that continuously increase value for our stakeholders while empowering our employees to make a difference.

CORE VALUES



INNOVATION



INTEGRITY



HUMILITY



DEDICATION

WHY CHOOSE WEMAS?

01 WEMAS CASHBACK

One of the major difference between WEMAS and other medical insurance is the Wemas Cashback. Its at WEMAS where members can get up to 25% of their Annual Premiums as a Cashback. This benefit is automatically available to members who use less than 25% of their Annual Premiums.



02 NO SHORTFALLS

Our members enjoy a medical scheme which pays 100% of their medical costs. You will not be called upon to pay at the point of treatment except in very rare moments where you have taken medical service which are excluded from cover

03 GENEROUS FUNERAL COVER

We provide a very generous complimentary package of funeral cover. in fact our funeral provision is much better than most medical insurance providers on the level of cover that you choose



WEMAS SCHEME BENEFITS TABLE

	M	M+1	M+2	M+3	M+4	M+5	M+6	M+7	M+8
MTENDE	49,320	85,080	119,400	143,160	164,280	182,760	198,600	211,800	222,360

	M	M+1	M+2	M+3	M+4	M+5	M+6	M+7	M+8
MOYO	27,000	46,800	65,280	78,480	90,360	100,920	110,160	118,080	124,680

	M	M+1	M+2	M+3	M+4	M+5	M+6	M+7	M+8
THANZIPLUS	8,000	13,000	18,000	23,000	28,000	33,000	38,000	42,000	46,000

	MTENDE	MOYO COVER	THANZIPLUS COVER
(1) OVERALL ANNUAL LIMITS	MK50,000,000	MK20,000,000	MK5,500,000
(2) OUT PATIENT LIMITS	MK6,000,000	MK3,000,000	MK1,500,000
(3) GENERAL WAITING PERIOD	2 Months Waiting Period	2 Months Waiting Period	2 Months Waiting Period
(4) AGE LIMIT APPLICABLE	54 Years and below		
(5) TERRITORIAL LIMIT	Malawi, SADC region & India	Malawi, SADC region & India	Malawi,

A CONSULTATIONS			
1. GP/Private Clinics	• 100% Subject to Annual limit of MK300,000	• 100% Subject to Annual limit of MK200,000	• 100% Subject to Annual limit of MK150,000
2. Mission & Government	• 100% Subject to Annual limit of MK300,000	• 100% Subject to Annual limit of MK200,000	• 100% Subject to Annual limit of MK150,000
3. Private Hospitals	• 100% Subject to Annual limit of MK500,000	• 100% Subject to Annual limit of MK300,000	• NOT APPLICABLE

B DRUGS			
Essential Drug List (EDL), Normal Branded Drugs (NBD), Normal Generic Drugs (NGD), approved range of Vaccines (VAC), ante-retro Viral Drugs (ARV) and approved range of Over The Counter Drugs (OTC)	100% Subject to Annual limit of MK500,000	100% Subject to Annual limit of MK300,000	100% Subject to Annual limit of MK200,000

C HOSPITALIZATION			
Hospitalisation for Medical and Surgical Procedures, Theatre Fee, Anaesthetic Charges and Surgical Sundries	100% Subject to Annual limit of MK6,000,000 Pre-authorization Required 3 Months Waiting Period	100% Subject to Annual limit of MK4,000,000 3 Months Waiting Period	100% Subject to Annual limit of MK2,000,000 3 Months Waiting Period

MTENDE

MOYO COVER

THANZIPLUS COVER

(1) OVERALL ANNUAL LIMITS

MK50,000,000

MK20,000,000

MK5,500,000

(2) OUT PATIENT LIMITS

MK6,000,000

MK3,000,000

MK1,500,000

(3) GENERAL WAITING PERIOD

2 Months Waiting
Period

2 Months Waiting
Period

2 Months Waiting
Period

(4) AGE LIMIT APPLICABLE

54 Years and below

(5) TERRITORIAL LIMIT

Malawi, SADC
region & India

Malawi, SADC
region & India

Malawi,

A CONSULTATIONS

1. GP/Private Clinics

- 100% Subject to Annual limit of MK300,000

- 100% Subject to Annual limit of MK200,000

- 100% Subject to Annual limit of MK150,000

2. Mission & Government

- 100% Subject to Annual limit of MK300,000

- 100% Subject to Annual limit of MK200,000

- 100% Subject to Annual limit of MK150,000

3. Private Hospitals

- 100% Subject to Annual limit of MK500,000

- 100% Subject to Annual limit of MK300,000

- NOT APPLICABLE**

B DRUGS

Essential Drug List (EDL), Normal Branded Drugs (NBD), Normal Generic Drugs (NGD), approved range of Vaccines (VAC), ante-retro Viral Drugs (ARV) and approved range of Over The Counter Drugs (OTC)

100% Subject to Annual limit of MK500,000

100% Subject to Annual limit of MK300,000

100% Subject to Annual limit of MK200,000

C HOSPITALIZATION

Hospitalisation for Medical and Surgical Procedures, Theatre Fee, Anaesthetic Charges and Surgical Sundries

100% Subject to Annual limit of MK6,000,000
Pre-authorization Required
3 Months Waiting Period

100% Subject to Annual limit of MK4,000,000
3 Months Waiting Period

100% Subject to Annual limit of MK2,000,000
3 Months Waiting Period

MTENDE**MOYO COVER****THANZIPLUS COVER****I****OPHTHALMOLOGY**

Ophthalmology
(Procedures and Spectacles)

100% Subject to Annual limit of MK1,500,000
12 Months Waiting Period
Spectacles limit MK200,000 (Once every 2 years)

100% Subject to Annual limit of MK1,000,000
12 Months Waiting Period
Spectacles limit MK100,000 (Once every 2 years)

100% Subject to Annual limit of MK500,000
12 Months Waiting Period
Spectacles limit MK60,000 (Once every 2 years)

J**BLOOD TRANSFUSION**

100% Subject to Overall Annual limit

100% Subject to Overall Annual limit

100% Subject to Overall Annual limit

K**PHYSIOTHERAPY**

Physiotherapy and Occupational Therapy

100% Subject to Annual limit of MK1,000,000
12 Months Waiting Period

100% Subject to Annual limit of MK500,000
12 Months Waiting Period

100% Subject to Annual limit of MK300,000
12 Months Waiting Period

L**DIALYSIS**

100% Subject to Annual limit of MK15,000,000
24 Months Waiting Period

100% Subject to Annual limit of MK8,000,000
24 Months Waiting Period

100% Subject to Annual limit of MK3,000,000
24 Months Waiting Period

M**ONCOLOGY**

Oncology-Cancer Treatment including chemotherapy

100% Subject to Annual limit of MK15,000,000
24 Months Waiting Period

100% Subject to Annual limit of MK8,000,000
24 Months Waiting Period

100% Subject to Annual limit of MK3,000,000
24 Months Waiting Period

N**ORTHOPAEDICS**

1. Major Orthopaedics (ORT) - Hip and Knee replacements

- 100% Subject to Annual limit of MK4,000,000
24 Months Waiting Period

- 100% Subject to Annual limit of MK3,000,000
24 Months Waiting Period

- 100% Subject to Annual limit of MK500,000
24 Months Waiting Period

2. Other Orthopaedics procedures

- 100% Subject to the above Orthopaedics limit
Subject to general waiting period

- 100% Subject to the above Orthopaedics limit
Subject to general waiting period

- 100% Subject to the above Orthopaedics limit
Subject to general waiting period

3. Appliances

- 100% Subject to Annual limit of MK300,000
12 Months Waiting Period

- 100% Subject to Annual limit of MK150,000
12 Months Waiting Period

- 100% Subject to Annual limit of MK75,000
12 Months Waiting Period

MTENDE**MOYO COVER****THANZIPLUS COVER****O****LABORATORY AND BODY SCANS**

1. Laboratory (LAB) and Radiology (RAD)

- 100% Subject to Annual limit of MK500,000

- 100% Subject to Annual limit of MK300,000

- 100% Subject to Annual limit of MK200,000

2. CT Scan (CTS)

- 100% Subject to Annual limit of MK750,000
12 Months Waiting Period

- 100% Subject to Annual limit of MK500,000
12 Months Waiting Period

- 100% Subject to Annual limit of MK300,000
12 Months Waiting Period

3. MRI Scan (MRI)

- 100% Subject to Annual limit of MK1,000,000
12 Months Waiting Period

- 100% Subject to Annual limit of MK700,000
12 Months Waiting Period

- 100% Subject to Annual limit of MK500,000
12 Months Waiting Period

P**PSYCHIATRIC AND MENTAL HEALTH**

100% Subject to Annual limit of MK500,000
12 Months Waiting Period pre-authorization Required

100% Subject to Annual limit of MK300,000
12 Months Waiting Period pre-authorization Required

100% Subject to Annual limit of MK200,000
12 Months Waiting Period pre-authorization Required

Q**FOREIGN TREATMENT**

1. Foreign Treatment on referral from local specialist (including emergency treatment)

- 100% Subject to Annual limit of MK15,000,000
12 Months Waiting Period pre-authorization Required

- 100% Subject to Annual limit of MK7,000,000
12 Months Waiting Period pre-authorization Required

- NOT APPLICABLE

2. Repatriation of remains

- 100% Subject to Annual limit of MK2,000,000

- 100% Subject to Annual limit of MK1,000,000

- NOT APPLICABLE

R**FREE FUNERAL COVER**

Funeral Benefit-Casket etc - Please note that funeral benefit is complimentary (we provide in funeral services only) and is not payable in cash

Total funeral benefits up to MK1,000,000 Children up to MK500,000
6 Months waiting period except for accidental death

Total funeral benefits up to MK750,000 Children up to MK375,000
6 Months waiting period except for accidental death

Total funeral benefits up to MK500,000 Children up to MK350,000
6 Months waiting period except for accidental death

S**COVID-19 BENEFIT**

Laboratory Tests, Outpatient & Inpatient Treatment
(Benefit is available only to vaccinated members of the scheme)
Pre-authorization is Required

100% Subject to Annual limit of MK5,000,000
6 Months Waiting Period

100% Subject to Annual limit of MK2,000,000
6 Months Waiting Period

100% Subject to Annual limit of MK1,000,000
6 Months Waiting Period

WEMAS MOBILE APP

HOW TO REGISTER

- Download the App (TGI carenetmw) from google play store
- Install & Open your App
- Click register to register
- Register as a member
- Enter your Membership Number (New membership number), Suffix number 01, ID number (for new clients use National ID number, old client use old membership number) and Phone number (Airtel number)
- Click next to get OTP number
- Enter the OTP number
- Register, Enjoy



FAST



CONVENIENT

#staycovered #WEMASHEALTH



PAYMENT METHODS



Tnm
MPAMBA

NB

National Bank of Malawi



Standard
Bank



FDH Bank

- Make all WEMAS payment transactions in the comfort of your home
- WEMAS at your door-step offering you convenience.

VISIT OUR **OFFICES** **COUNTRYWIDE**

▶ **HEAD OFFICE**
WEMAS LILONGWE OFFICE
EBC Building
Opposite Area 3 Total Filling Station
1st Floor,
P.O. Box 2343
LILONGWE
Tel: 265 (0)999 200 997 / 881 400 997

▶ **BRANCH OFFICE**
WEMAS BLANTYRE OFFICE
Delamere House
6th Floor, East wing
BLANTYRE
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