



Wemas

Wella Medical Aid Society



PENSIONERS 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



WEMAS SCHEME BENEFITS TABLE

	PREMIER	STANDARD	BRONZE
MONTHLY	MK97,000	MK78,000	MK28,200
ANNUALY	MK1,164,000	MK936,000	MK338,400

	PREMIER	STANDARD	BRONZE
1	OVERALL ANNUAL LIMITS		
	MK60,000,000	MK20,000,000	MK4,500,000
2	OUT PATIENT LIMITS		
	MK5,000,000	MK2,500,000	MK1,000,000
3	GENERAL WAITING PERIOD		
	3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period
4	AGE LIMIT APPLICABLE		
	55 Years and above		
5	TERITORIAL LIMIT		
	Malawi, SADC region & India	Malawi, SADC region & India	Malawi,

A	CONSULTATIONS		
1. GP/Private Clinics	<ul style="list-style-type: none"> 100% Subject to Annual limit of MK300,000 	<ul style="list-style-type: none"> 100% Subject to Annual limit of MK200,000 	<ul style="list-style-type: none"> 100% Subject to Annual limit of MK150,000
2. Mission & Government	<ul style="list-style-type: none"> 100% Subject to Annual limit of MK300,000 	<ul style="list-style-type: none"> 100% Subject to Annual limit of MK200,000 	<ul style="list-style-type: none"> 100% Subject to Annual limit of MK150,000
3. Private Hospitals	<ul style="list-style-type: none"> 90% Subject to Annual limit of MK500,000 	<ul style="list-style-type: none"> 80% Subject to Annual limit of MK300,000 	<ul style="list-style-type: none"> 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)	90% Subject to Annual limit of MK500,000	80% 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	90% Subject to Annual limit of MK6,000,000 Pre-authorization Required 3 Months Waiting Period	80% 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

PREMIER**STANDARD****BRONZE****D****DENTISTRY**

1. General Dentistry

- 90% Subject to Annual limit of MK600,000

- 80% Subject to Annual limit of MK400,000

- 100% Subject to Annual limit of MK200,000

3. Specialized Dentistry

- 90% Subject to the above Dentistry limit
Pre-authorization Required
12 Months Waiting Period

- 80% Subject to the above Dentistry limit
Pre-authorization Required
12 Months Waiting Period

- 100% Subject to the above Dentistry limit
Pre-authorization Required
12 Months Waiting Period

E**EMERGENCY**

Emergency Evacuation including Ambulance Services within Malawi

100% Subject to Overall Annual Limit

100% Subject to Overall Annual Limit

100% Subject to Overall Annual Limit

F**CHRONIC MEDICATION**

Specific registration required on this benefit

90% Subject to Annual limit of MK1,000,000
12 Months Waiting Period80% Subject to Annual limit of MK600,000
12 Months Waiting Period100% Subject to Annual limit of MK300,000
12 Months Waiting Period**G****HEARING AIDS**90% Subject to Annual limit of MK600,000
24 Months Waiting Period
Once every 3 years80% Subject to Annual limit of MK300,000
24 Months Waiting Period
Once every 3 years100% Subject to Annual limit of MK100,000
24 Months Waiting Period
Once every 3 years**H****OPHTHALMOLOGY**

Ophthalmology (Procedures and Spectacles)

90% Subject to Annual limit of MK1,500,000
12 Months Waiting Period
Spectacles limit MK200,000 (Once every 2 years)80% 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)**I****BLOOD TRANSFUSION**

100% Subject to Overall Annual limit

100% Subject to Overall Annual limit

100% Subject to Overall Annual limit

PREMIER**STANDARD****BRONZE****J****PHYSIOTHERAPY**

Physiotherapy and Occupational Therapy

90% Subject to Annual limit of MK1,000,000
12 Months Waiting Period

90% Subject to Annual limit of MK500,000
12 Months Waiting Period

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

K**DIALYSIS**

90% Subject to Annual limit of MK15,000,000
24 Months Waiting Period

80% 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

L**ONCOLOGY**

Oncology-Cancer Treatment including chemotherapy

90% Subject to Annual limit of MK15,000,000
24 Months Waiting Period

80% 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**ORTHOPAEDICS**

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

- 90% Subject to Annual limit of MK4,000,000
24 Months Waiting Period

- 80% 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

- 90% Subject to the above Orthopaedics limit
Subject to general waiting period

- 80% 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

- 90% Subject to Annual limit of MK300,000
12 Months Waiting Period

- 80% Subject to Annual limit of MK150,000
12 Months Waiting Period

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

N**LABORATORY AND BODY SCANS**

1. Laboratory (LAB) and Radiology (RAD)

- 90% Subject to Annual limit of MK500,000

- 80% Subject to Annual limit of MK300,000

- 100% Subject to Annual limit of MK200,000

2. CT Scan (CTS)

- 90% Subject to Annual limit of MK750,000
12 Months Waiting Period

- 80% 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)

- 90% Subject to Annual limit of MK1,000,000
12 Months Waiting Period

- 80% Subject to Annual limit of MK700,000
12 Months Waiting Period

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

PREMIER

STANDARD

BRONZE

O

PSYCHIATRIC AND MENTAL HEALTH

90% Subject to Annual limit of MK500,000
12 Months Waiting Period pre-authorization Required

80% 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

P

FOREIGN TREATMENT

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

- 90% Subject to Annual limit of MK15,000,000
12 Months Waiting Period pre-authorization Required

- 80% Subject to Annual limit of MK7,000,000
12 Months Waiting Period pre-authorization Required

- NOT APPLICABLE

2. Repatriation of remains

- 90% Subject to Annual limit of MK2,000,000

- 80% Subject to Annual limit of MK1,000,000

- NOT APPLICABLE

Q

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

Coffin- Max 60% of limit
Hearse hire, washing and dressing plus other related services-Max 40%

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

Coffin- Max 60% of limit
Hearse hire, washing and dressing plus other related services-Max 40%

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

Coffin- Max 60% of limit
Hearse hire, washing and dressing plus other related services-Max 40%

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

R

COVID-19 BENEFIT

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

90% Subject to Annual limit of MK5,000,000
6 Months Waiting Period

80% 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



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
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