



My WEMAS My WELLNESS!

PENSIONERS

MEDICAL SCHEME

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The Pensioners Medical Scheme was developed in order to take care of the health care needs of our old people. Most Medical Schemes do not cover people above 55 years old and this brings in a problem of access to healthcare for this group of people who need the healthcare more than any other age group.

Wella Medical Aid Society Ltd is proud to introduce The Pensioners Medical Scheme to provide the much needed healthcare to people of this age group. The Medical Scheme comes in two categories to bring in flexibility and choice. The Scheme offers generous medical benefits and a funeral cover of up to MK1,000,000.

PREMIUMS	PREMIER	STANDARD
MONTHLY ANNUAL	MK43,000	MK30,000
	MK453,000	MK303,000

	PREMIER	STANDARD
OVERALL ANNUAL LIMITS	MK40,000,000	MK20,000,000
GENERAL WAITING PERIOD	2 months Waiting Period	2 months Waiting Period
AGE LIMIT APPLICABLE	55 years and above	
TERRITORIAL LIMIT	Malawi ,SADC region & India	Malawi ,SADC region & India
A.CONSULTATIONS	Limited to one consultation per day,per condition	
1.GP/private clinics	100% subject to overall annual limit	100% subject to overall annual limit
	2.Mission & Government	100% subject to overall annual limit
	3.Private Hospitals	100% subject to a limit of MK500,000
B. DRUGS		
Prescription drugs including 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 a limit of MK600,000	100% subject to a limit of MK400,000
C. HOSPITALISATION		
Prescription of medical and surgical Procedures, Theatre Fee, Anaesthetic Charges and Surgical Sundries Requires Pre-authorization	100% Subject to Overall Annual Limit Pre-authorization Required, 3 months waiting period	100% subject to overall annual limit Pre-authorization Required, 3 months waiting period
D. DENTISTRY		
1.General Dentistry	100% Subject to annual limit of MK 600,000	100% Subject to annual limit of MK 400,000
2.Specialised Dentistry	100% Subject to the Overall Annual limit Pre-authorized required	100% Subject to the Overall Annual limit Pre-authorized required

E. EMERGENCY			
	Emergency Evacuation including Ambulance Service within Malawi	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit
F. CHRONIC MEDICATION			
	Chronic Medication (Specific registration required on this Program)	100% Subject to Annual Limit of MK500,000 12 months Waiting Period	100% Subject to an Annual Limit of MK300,000 12 months Waiting Period
G. HEARING AIDS		Up to a limit of MK700,000 -12 months waiting period once every 3 years	Up to a limit of MK500,000 -12 months waiting period once every 3 years
H. OPHTHALMOLOGY			
	Ophthalmology (Procedures and Spectacles)	100% Subject to Annual Limit of MK1,000,000 12 months Waiting Period Spectacles Limit MK100,000	100% Subject to an Annual Limit of MK500,000 12 months Waiting Period Spectacles Limit MK85,000
I. BLOOD TRANSFUSION		100% Subject to Annual Limit of MK700,000	100% Subject to Annual Limit of MK500,000
J. 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
K. DIALYSIS		100% Subject to Annual Limit of MK10,000,000 24 months Waiting Period	100% Subject to Annual Limit of MK5,000,000 24 months Waiting Period
L. ONCOLOGY			
	Oncology- Cancer Treatment including chemotherapy	100% Subject to Annual Limit of MK10,000,000 24 months Waiting Period	100% Subject to Annual Limit of MK5,000,000 24 months Waiting Period
M. ORTHOPAEDICS			
	Orthopaedic Procedures and Appliances	100% Subject to Annual Limit of MK1,500,000 12 months Waiting Period	100% Subject to Annual Limit of MK750,000 12 months Waiting Period
N. FOREIGN TREATMENT			
	Foreign Treatment	100% Subject to a limit of MK10,000,000. 12 months waiting period	100% Subject to a limit of 7,000,000 12 months waiting period
O. FREE FUNERAL COVER			
	Funeral Benefit-Casket, Hearse, Wreaths. Airtime E.t.c	Total funeral benefit up to MK1,000,000 - 3 months waiting period except for accidental death	Total funeral benefit up to MK750,000 - 3 months waiting period except for accidental death

CALL US ON

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