



My WEMAS My WELLNESS!

# CORPORATE MEDICAL SCHEME

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## CORPORATE MEDICAL SCHEME

The Corporate Medical Scheme is designed to give quality healthcare to Companies. At WEMAS, we subscribe to the understanding that the healthcare needs of our Corporate Customers are very crucial to their success in their business. That's why we came up with a separate Medical Scheme for our business customers. This Medical Scheme has three levels of cover, Mtende Cover, Moyo Cover and Thanziplus Cover. This gives companies the flexibility to choose a cover depending on the seniority of their members of staff.

## LET YOUR STAFF ENJOY OUR CREATIVITY

Your members of staff will surely be excited by our innovative products. They will benefit from our wellness Programme which helps them prevent sickness as far as possible. This is because our goal as a Company is to keep your members of staff as healthy as possible. Going to the hospital is the last option on our scheme. In addition staff will have an option of cashing out 25% of their annual premium as a reward for good health if they use less than 25% of their Annual Premium for medical treatment.

MONTHLY CONTRIBUTION	MTENDE COVER	MOYO COVER	THANZIPLUS
1. Principal Member	MK33,000	MK18,000	MK8,000
2. Adult Dependant	MK31,000	MK16,000	MK7,500
3. Child Dependant	MK23,000	MK13,000	MK7,000

	MTENDE COVER	MOYO COVER	THANZIPLUS
OVERALL ANNUAL LIMITS	MK40,000,000	MK20,000,000	MK4,500,000
GENERAL WAITING PERIOD	2 months Waiting Period	2 months Waiting Period	2 months waiting period
AGE LIMIT APPLICABLE	54 years and below		
TERRITORIAL LIMIT	Malawi ,SADC region & India	Malawi ,SADC region & India	Malawi
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	100% subject to overall annual limit
2.Mission & Government	100% subject to overall annual limit	100% subject to overall annual limit	100% subject to overall annual limit
3.Private Hospitals	100% subject to a limit of MK500,000	100% subject to a limit of MK300,000	NOT APPLICABLE
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 Overall Annual Limit	100% Subject to Overall Annual Limit	100% subject to overall annual limit
C. HOSPITALISATION			
Prescription of medical and surgical Procedures, Theatre Fee, Anaesthetic Charges and Surgical Sundries Requires Pre-authorisation	100% Subject to Overall Annual Limit Pre-authorisation Required, 3 months waiting period	100% subject to overall annual limit Pre-authorisation Required, 3 months waiting period	100% subject to overall annual limit Pre-authorisation Required 3 months waiting period

<b>D. DENTISTRY</b>				
	1.General Dentistry	100% Subject to annual limit of MK 600,000	100% Subject to annual limit of MK 400,000	100% Subject to annual limit of MK 200,000
	2.Specialised Dentistry	100% Subject to the Overall Annual limit Pre-authorized required	100% Subject to the Overall Annual limit Pre-authorized required	NOT APPLICABLE
<b>E. MATERNITY</b>				
	Maternity Cover including ante-natal care limited to 5 visits and Post-natal care limited to 2 visits	100% Subject to Overall Annual Limit No Limit on the number of pregnancies applicable 12 months Waiting Period	100% Subject to Overall Annual Limit No Limit on the number of pregnancies applicable 12 months Waiting Period	100% Subject to Overall Annual Limit no limit on the number of Pregnancies applicable 12 months Waiting Period
<b>F. EMERGENCY</b>				
	Emergency Evacuation including Ambulance Service within Malawi	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit
<b>G. CHRONIC MEDICATION</b>				
	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	100% Subject to annual limit of MK 200,000 12 months Waiting Period
<b>H. HEARING AIDS</b>				
		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	Up to a limit of MK 300,000 12 months waiting period once every 3 years
<b>I. OPHTHALMOLOGY</b>				
	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	100% Subject to Annual limit of MK 300,000 12 months Waiting Period Spectacles Limit MK 40,000
<b>J. BLOOD TRANSFUSION</b>				
		100% Subject to Annual Limit of MK700,000	100% Subject to Annual Limit of MK500,000	100% Subject to annual limit of MK 250,000
<b>K. PHYSIOTHERAPY</b>				
	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 MK 300,000 12 months Waiting Period
<b>L. DIALYSIS</b>				
		100% Subject to Annual Limit of MK1,000,000 24 months Waiting Period	100% Subject to Annual Limit of MK500,000 24 months Waiting Period	100% Subject to Annual limit of MK 250,000 24 months Waiting Period
<b>M. ONCOLOGY</b>				
	Oncology- Cancer Treatment including chemotherapy	100% Subject to Annual Limit of MK1,000,000 24 months Waiting Period	100% Subject to Annual Limit of MK500,000 24 months Waiting Period	100% Subject to Annual limit of MK 250,000 24 months Waiting Period
<b>N. ORTHOPAEDICS</b>				
	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	100% Subject to Annual limit of MK 400,000 12 months Waiting Period
<b>O. FOREIGN TREATMENT</b>				
	Foreign Treatment	100% Subject to a limit of MK10,000,000. 12 months waiting period	100% Subject to a limit of MK7,000,000 12 months waiting period	NOT APPLICABLE
<b>P. FREE FUNERAL COVER</b>				
	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	Total funeral benefit up to MK 500,000 - 3 months waiting period Except for accidental death
<b>Q. COVID -19 BENEFITS</b>				
	Laboratory Tests, Outpatient & Inpatient Treatment. (Benefit is available only to Vaccinated members of the Scheme). Pre-authorization Required	100% Subject to Overall Annual Limit 3 months waiting period	100% Subject to Overall Annual Limit 3 months waiting period	100% Subject to Annual limit 3 months Waiting Period

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