



FAMILY MEDICAL SCHEME

The Family Medical Scheme is designed to give quality healthcare to families at an affordable monthly premium. Whether you are a single person or a couple with or without children, we have a medical cover that suits you. This Medical Scheme has 3 levels of cover; Mtende Cover, Moyo Cover and Thanziplus Cover. This gives members the flexibility to choose a cover that suits their pocket.

ONE PREMIUM FOR ALL

Our premium for the Family Medical Scheme is designed for the whole family. The family pays one premium for the family unit. This makes it extremely affordable.

CASHBACK

Families will have an option of cashing out up to 25% of their annual premium as a reward for good health, This option is available only if the family uses less than 25% of their Annual Premium for medical treatment subject to consistent payment of premiums.

PREMIUMS PER MONTH

COVERS	М	M+1	M+2	M+3	M+4	M+5	M+6	M+7	M+8
MTENDE	MK59,184	MK102,096	MK143,280	MK171,792	MK197,136	MK219,312	MK238,320	MK254,160	MK266,832
моуо	MK32,400	MK56,160	MK78,336	MK94,176	MK108,432	MK121,104	MK132,192	MK141,696	MK149,616
THANZI PLUS	MK9,600	MK15,600	MK21,600	MK27,600	MK33,600	MK39,600	MK45,600	MK50,400	MK55,200

ANNUAL BENEFITS

ANNUAL BENEFITS		MTENDE	моуо	THANZIPLUS
OVERALL ANNUAL LIMIT		MK50,000,000	MK20,000,000	MK5,500,000
OUTPATIENT LIMIT		MK6,000,000	MK3,000,000	MK1,500,000
WAITING PERIOD		2 Months	2 Months	2 Months
AGE LIMIT		Below 55 Years	Below 55 Years	Below 55 Years
COVERAGE REGIONS		Malawi (SADC Region	Malawi (SADC Region	Malawi
		and india on Referral)	and India on Referral)	
CONSULTATION BENEFIT				
	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
	Mission and Government	100% subject to annual imit of MK300,000	100% subject to annual limit of MK200,000	100% subject to annual limit of MK150,000
	Private Hospitals	100% subject to annual limit of MK500,000	100% subject to annual limit of MK300,000	NOT APPLICABLE
	Premier Hospitals	100% subject to annual	100% subject to annual limit of MK300,000	
	and Clinics	limit of MK500,000	Applicable only on Referral	NOT APPLICABLE
DRUGS BENEFIT		l		l
	GP/Private Clinics	100% subject to annual limit of MK500,000	100% subject to annual limit of MK300,000	100% subject to annual limit of MK200,000
Essential Drugs (EDL), Branded Drugs (NBD), Generic Drugs (NGD), Vaccines (VAC), ARVs,	Mission and Government	100% subject to annual limit of MK500,000	100% subject to annual limit of MK300,000	100% subject to annual limit of MK200,000
Approved OTCs	Private Hospitals	100% subject to annual limit of MK500,000	100% subject to annual limit of MK300,000	NOT APPLICABLE
	Premier Hospitals and Clinics	100% subject to annual limit of MK500,000	100% subject to annual limit of MK300,000	NOT APPLICABLE
			Applicable only on Referral	
HOSPITALISATION BENEFIT				
Hospitalisation for Medical	GP/Private Clinics	100% subject to annual limit of MK6,000,000	100% subject to annual limit of MK4,000,000	100% subject to annual limit of MK2,000,000
and Surgical Procedures,		3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period
Theatre Fee, Anaesthetic Charges and Surgical Sundries.	Mission and Government	100% subject to annual limit of MK6,000,000	100% subject to annual limit of MK4,000,000	100% subject to annual limit of MK2,000,000
(Pre-authorization		3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period
Required)	Private Hospitals	100% subject to annual limit of MK6,000,000	100% subject to annual limit of MK4,000,000	NOT ADDI IG: 5: 5
		3 Months Waiting Period	3 Months Waiting Period	NOT APPLICABLE
	Premier Hospitals	100% subject to annual limit of MK6,000,000	100% subject to annual limit of MK4,000,000	
	and Clinics	3 Months Waiting Period	Applicable only on Referral- 3 months waiting period	NOT APPLICABLE

EMERGENCY BENEFIT		MTENDE	MOYO	NTHANZIPLUS
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.
DENTISTRY BENEFIT				
General Dentistry	GP/Private Clinics	100% subject to annual limit of MK800,000	100% subject to annual limit of MK600,000	100% subject to annual limit of MK400,000
(Pre-authorization required)	Mission and	12 Months waiting period 100% subject to annual limit of MK800,000	12 Months waiting period 100% subject to annual limit of MK600.000	12 Months waiting period 100% subject to annual limit of MK400,000
	Government	12 Months waiting period	12 Months waiting period	12 Months waiting period
	Private Hospitals	100% subject to annual limit of MK800,000	100% subject to annual limit of MK600,000	NOT APPLICABLE
		12 Months waiting period 100% subject to annual	12 Months waiting period 100% subject to annual	12 Months waiting period
	Premier Hospitals and Clinics	limit of MK800,000	limit of MK600,000 Applicable only on Referral-	NOT APPLICABLE
		12 Months waiting period	12 months waiting period	
Orthodontic Treatment (ORD) up to 21 years of age	GP/Private Clinics	100% subject to the above Dentistry limit 12 Months waiting period	100% subject to the above Dentistry limit 12 Months waiting period	100% subject to the above Dentistry limit 12 Months waiting period
(Pre-authorization required)	Mission and	100% subject to the	100% subject to the	100% subject to the
	Government	above Dentistry limit 12 Months waiting period	above Dentistry limit 12 Months waiting period	above Dentistry limit 12 Months waiting period
	Duitanta IIta-l	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	
	Private Hospitals	12 Months waiting period	12 Months waiting period	NOT APPLICABLE
	Premier Hospitals and Clinics	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	NOT APPLICABLE
		12 Months waiting period	Applicable only on Referral- 12 months waiting period	
Specialized Dentistry	GP/Private Clinics	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit
(Pre-authorization required)		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Mission and Government	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Private Hospitals	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	NOT APPLICABLE
		12 Months waiting period	12 Months waiting period	
	Premier Hospitals and Clinics	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	NOT ARRIVO ARI E
		12 Months waiting period	Applicable only on Referral- 12 months waiting period	NOT APPLICABLE
MATERNITY BENEFIT				
Maternity Cover (including antenatal care limited to 8		100% subject to annual limit of MK5,000,000	100% subject to annual limit of MK3,500,000	100% subject to annual limit of MK1,000,000
visits and post-natal care limited to 2 visits)	GP/Private Clinics	No limit on the number of pregnancies applicable.	No limit on the number of pregnancies applicable.	No limit on the number of pregnancies applicable.
Pre-authorization required		Caesarean section subject to Doctor's recommendation	Caesarean section subject to Doctor's recommendation	Caesarean section subject to Doctor's recommendation
		12 months waiting period	12 months waiting period	12 months waiting period
	Mission and Government	100% subject to annual limit of MK5,000,000 No limit on the number of pregnancies applicable.	100% subject to annual limit of MK3,500,000 No limit on the number of pregnancies applicable.	100% subject to annual limit of MK1,000,000 No limit on the number of pregnancies applicable.
		Caesarean section subject to Doctor's recommendation	Caesarean section subject to Doctor's recommendation	Caesarean section subject to Doctor's recommendation
		12 months waiting period	12 months waiting period	12 months waiting period
	Private Hospitals	100% subject to annual limit of MK5,000,000	100% subject to annual limit of MK3,500,000	NOT APPLICABLE

No limit on the number of pregnancies applicable. Caesarean section subject to Doctor's recommendation 12 months waiting period 100% subject to annual limit of MK5,000,000 10 months waiting period 100% subject to Doctor's recommendation 12 months waiting period 100% subject to annual limit of MK5,000,000 No limit on the number of pregnancies applicable. Caesarean section subject to annual limit of MK5,000,000 No limit on the number of pregnancies applicable. Caesarean section subject to Doctor's recommendation 12 months waiting period Caesarean section subject to Doctor's recommendation 12 months waiting period Applicable only on Referral- 12 months waiting period 100% subject to annual limit of MK1,000,000 100% subject to annual limit of MK1,000,000 100% subject to annual limit of MK600,000 12 Months waiting period 12 Months waiting period 12 Months waiting period 13 Months waiting period 14 Months waiting period 15 Months waiti	NTHANZIPLUS No limit on the number of pregnancies applicable. Caesarean section subject to Doctor's recommendation 12 months waiting period NOT APPLICABLE 100% subject to annual limits of MK300,000 12 Months waiting period
Premier Hospitals and Clinics Premier Hospitals and Clinics and Clinics and Clinic of MK5,000,000 No limit on the number of pregnancies applicable. Caesarean section subject to Doctor's recommendation Premier Hospitals and Clinic of MK5,000,000 Premier Hospitals and Clinic of MK3,500,000 Premier Hospitals and Clin	subject to Doctor's recommendation 12 months waiting period NOT APPLICABLE 100% subject to annual limits of MK300,000 12 Months waiting
Premier Hospitals and Clinics No limit on the number of pregnancies applicable. Caesarean section subject to Doctor's recommendation 12 months waiting period Premier Hospitals and Clinics Caesarean section subject to Doctor's recommendation Applicable only on Referral- 12 months waiting period Premier Hospitals and Clinics Caesarean section subject to Doctor's recommendation 12 months waiting period 12 months waiting period 100% subject to annual limit of MK1,000,000 12 Months waiting period 12 Months waiting period 13 Months waiting period 14 Months waiting period 15 Months waiting period 16 Months waiting period 17 Months waiting period 18 Months waiting period 19 Months waiting period 10 Months waiting period 10 Months waiting period 10 Months waiting period 10 Months waiting period	NOT APPLICABLE 100% subject to annual limits of MK300,000 12 Months waiting
Premier Hospitals and Clinics Premier Hospitals applicable. Caesarean section subject to Doctor's recommendation Premier Hospitals applicable. Premier Hospitals and Clinics applicable. Premier Hospitals applicabl	100% subject to annual limits of MK300,000 12 Months waiting
Premier Hospitals and Clinics Caesarean section subject to Doctor's recommendation 12 months waiting period Applicable only on Referral- 12 months waiting period CHRONIC MEDICATION Specific registration required on this benefit GP/Private Clinics Premier Hospitals applicable. Caesarean section subject to Doctor's recommendation Applicable only on Referral- 12 months waiting period 100% subject to annual limit of MK1,000,000 12 Months waiting period 12 Months waiting period 13 Months waiting period 14 Months waiting period 15 Months waiting period 16 Months waiting period 17 Months waiting period	100% subject to annual limits of MK300,000 12 Months waiting
The second on this benefit 12 months waiting period Applicable only on Referral- 12 months waiting period 100% subject to annual limit of MK1,000,000 12 Months waiting period 12 months waiting period 100% subject to annual limit of MK600,000 12 Months waiting period 13 Months waiting period 14 Months waiting period 15 Months waiting period 16 Months waiting period 17 Months waiting period 18 Months waiting period 19 Months waiting period 10 Months waiting period 10 Months waiting period	limits of MK300,000 12 Months waiting
Specific registration required on this benefit GP/Private Clinics GP/Private Clinics 100% subject to annual limit of MK1,000,000 limit of MK600,000 limit of MK600	limits of MK300,000 12 Months waiting
Specific registration required on this benefit GP/Private Clinics Iimit of MK1,000,000 limit of MK600,000	limits of MK300,000 12 Months waiting
12 Months waiting period period period period period	
100% 11 11 1 100% 11 11	p
	100% subject to annual limit of MK300,000
12 Months waiting 12 Months waiting	12 Months waiting period
Private Hospitals 100% subject to annual limit of MK1,000,000 limit of MK600,000	NOT APPLICABLE
12 Months waiting period 12 Months waiting period	
Premier Hospitals and Clinics 100% subject to annual limit of MK1,000,000 limit of MK600,000	
12 Months waiting Applicable only on Referral- period 12 months waiting period	NOT APPLICABLE
HEARING AIDS BENEFIT	
100 % Subject to allitudi	100% subject to annual limit of MK100,000
• •	2 months waiting period, once every, 3 years
Mission and limit of MK600,000 limit of MK300,000 li	100% subject to annual limit of MK100,000
	2 months waiting period, once every, 3 years
Private Hospitals 100% subject to annual limit of MK600,000 100% subject to annual limit of MK300,000	
12 months waiting period, once every, once every, 3 years 3 years	NOT APPLICABLE
Premier Hospitals 100% subject to annual limit of MK600,000 limit of MK300,000	NOT APPLICABLE
and Clinics 12 months waiting period, once every, 3 years Applicable only on Referral- 12 months waiting period	
OPHTHALMOLOGY BENEFIT	
Spectacles) GP/Private Clinics GP/Private Clinics Iimit of MK1,500,000	100% subject to annual limit of MK500,000 12 months waiting period Spectacles limit, MK100,000 once every

		MTENDE	МОҮО	NTHANZIPLUS
		100% subject to annual limit of MK1,500,000	100% subject to annual limit of MK1,000,000	100% subject to annual limit of MK500,000
	Mission and Government	12 months waiting period, Spectacles limit MK250,000 once every 2 years	12 months waiting period, Spectacles limit MK150,000 once every 2 years	12 months waiting period Spectacles limit, MK100,000 once every 2 years
	Private Hospitals	100% subject to annual limit of MK1,500,000 12 months waiting period, Spectacles limit MK250,000 once every 2 years	100% subject to annual limit of MK1,000,000 12 months waiting period, Spectacles limit MK150,000 once every 2 years	NOT APPLICABLE
	Premier Hospitals and Clinics	100% subject to annual limit of MK1,500,000 12 months waiting period, Spectacles limit MK250,000 once every 2 years	100% subject to annual limit of MK1,000,000 Applicable only on Referral - 12 months waiting period	NOT APPLICABLE
BLOOD TRANSFUSSION				
		100% subject to overall annual limit.	100% subject to overall annual limit.	100% subject to overall annual limit.
PHYSIOTHERAPY BENEFIT				
Physiotherapy and	GP/Private Clinics	100% subject to annual limits of MK1,000,000	100% subject to annual limits of MK500,000	100% subject to annual limits of MK300,000
occupation therapy	ary made ominos	12 months waiting period.	12 months waiting period.	1 2 months waiting period.
	Mission and	100% subject to annual limits of MK1,000,000	100% subject to annual limits of MK500,000	100% subject to annual limits of MK300,000
	Government	12 months waiting period.	12 months waiting period.	12 months waiting period.
	Private Hospitals	100% subject to annual limits of MK1,000,000 12 months waiting period.	100% subject to annual limits of MK500,000 12 months waiting period.	NOT APPLICABLE
	Premier Hospitals and Clinics	100% subject to annual limits of MK1,000,000	100% subject to annual limits of MK500,000	NOT APPLICABLE
	ana omnoo	12 months waiting period.	Applicable only on Referral- 12 months waiting period	
DIALYSIS BENEFIT				
	GP/Private Clinics	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	100% subject to annual limit of MK3,000,000
		24 months waiting period.	24 months waiting period.	24 months waiting period
	Mission and Government	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	100% subject to annual limit of MK3,000,000
		24 months waiting period.	24 months waiting period.	24 months waiting period
	Private Hospitals	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	NOT APPLICABLE
		24 months waiting period.	24 months waiting period.	NOT APPLICABLE
	Premier Hospitals	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	NOT APPLICABLE
	and Clinics	24 months waiting period.	Applicable only on Referral - 24 months waiting period	
ONCOLOGY BENEFIT				
Onchorogy- Cancer treatment	GP/Private Clinics	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	100% subject to annual limit of MK3,000,000
including Chemotherapy		24 months waiting period.	24 months waiting period.	24 months waiting period.
	Mission and Government	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	100% subject to annual limit of MK3,000,000
		24 months waiting period.	24 months waiting period.	24 months waiting period.

		MTENDE	МОҮО	NTHANZIPLUS	
		100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000		
	Private Hospitals	24 months waiting period.	24 months waiting period.	NOT APPLICABLE	
	Premier Hospitals	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	NOT ABBUS	
	and Clinics	24 months waiting period.	Applicable only on Referral - 12 months waiting period	NOT APPLICABLE	
ORTHOPAEDICS BENEFIT					
Major Orthopaedics (ORT) –	GP/Private Clinics	100% subject to annual limits of MK4,000,000	100% subject to annual limits of MK3,000,000	100% subject to annual limits of MK500,000	
Hip and Knee replacements		24 months waiting period.	24 months waiting period.	24 months waiting period.	
	Mission and	100% subject to annual limits of MK4,000,000	100% subject to annual limits of MK3,000,000	100% subject to annual limits of MK500,000	
	Government	24 months waiting period.	24 months waiting period.	24 months waiting period.	
	Private Hospitals	100% subject to annual limits of MK4,000,000	100% subject to annual limits of MK3,000,000	NOT APPLICABLE	
		24 months waiting period.	24 months waiting period.		
	Premier Hospitals	100% subject to annual limits of MK4,000,000	100% subject to annual limits of MK3,000,000	NOT APPLICABLE	
	and Clinics	24 months waiting period.	Applicable only on Referral- 24 months waiting period		
Other Orthopaedics procedures	GP/Private Clinics	100% subject to the above Orthopaedics limit	100% subject to the above Orthopaedics limit	100% subject to the above Orthopaedics limit	
	,	Subject to general waiting period	Subject to general waiting period	Subject to general waiting period	
	Mission and	100% subject to the above Orthopaedics limit	100% subject to the above Orthopaedics limit	100% subject to the above Orthopaedics limit	
	Government	Subject to general waiting period	Subject to general waiting period	Subject to general waiting period	
	Private Hospitals	100% subject to the above Orthopaedics limit	100% subject to the above Orthopaedics limit	NOT APPLICABLE	
		Subject to general waiting period	Subject to general waiting period		
	Premier Hospitals	100% subject to the above Orthopaedics limit	100% subject to the above Orthopaedics limit	NOT APPLICABLE	
	and Clinics	Subject to general waiting period	Applicable only on Referral	NOTALLEGABLE	
Appliances		100% subject to Annual limit of MK300,000	100% subject to Annual limit of MK150,000	100% subject to Annual limit of MK75,000	
	GP/Private Clinics	12 Months Waiting Period	12 Months Waiting Period	12 Months Waiting Period	
	Mission and Government	100% subject to Annual limit of MK300,000	100% subject to Annual limit of MK150,000	100% subject to Annual limit of MK75,000	
		12 Months Waiting Period	12 Months Waiting Period	12 Months Waiting Period	
	Private Hospitals	100% subject to Annual limit of MK300,000	100% subject to Annual limit of MK150,000	NOT APPLICABLE	
		12 Months Waiting Period	12 Months Waiting Period	NOT ALL LIONALE	
	Premier Hospitals and Clinics	100% subject to Annual limit of MK300,000	100% subject to Annual limit of MK150,000	NOT ADDITIONELE	
	22 303	12 Months Waiting Period	Applicable only on Referral- 12 months waiting period	NOT APPLICABLE	

Laboratory (LAB)				
		100% subject to Annual limit of MK500,000	100% subject to annual limit of MK300,000.	100% subject to annual limit of MK200,000
		12 Months Waiting Period	12 Months Waiting Period	12 Months Waiting Period
Radiology (RAD)		100% subject to Annual limit of MK500,000	100% subject to annual limit of MK3,00,000	100% subject to annual limit of MK200,000
		12 Months Waiting Period	12 Months Waiting Period	12 Months Waiting Period
CT Scan (CTS)		100% subject to annual limit of MK750,000.	100% subject to annual limit of MK500,000	100% subject to annual limit of MK300,000
		12 Months Waiting Period	12 months waiting period.	12 months waiting period.
MRI Scan (MRI)		100% subject to annual limit of MK1,000,000	100% subject to annual limit of MK700,000	100% subject to annual limit of MK500,000
		12 months waiting period.	12 months waiting period.	12 Months Waiting Period
PSYCHIATRIC AND MENTAL H	HEALTH			
(Pre-authorization	GP/Private Clinics	100% subject to annual limit of MK500,000.	100% subject to annual limit of MK300,000	100% subject to annual limit of MK200,000
required)	GP/Private Clinics	12 months waiting period.	12 months waiting period.	12 months waiting period.
	Mission and Government	100% subject to annual limit of MK500,000.	100% subject to annual limit of MK300,000	100% subject to annual limit of MK200,000
	Government	12 months waiting period.	12 months waiting period.	12 months waiting period.
	Drivete Heenitele	100% subject to annual limit of MK500,000.	100% subject to annual limit of MK300,000	
	Private Hospitals	12 months waiting period.	12 months waiting period.	NOT APPLICABLE
	Premier Hospitals	100% subject to annual limit of MK500,000.	100% subject to annual limit of MK300,000	NOT APPLICABLE
	and Clinics	12 months waiting period.	Applicable only on Referral– 12 months waiting period	
FOREIGN TREATMENT				
Foreign Treatment on referral from local specialist		100% subject to annual limit of MK15,000,000.	100% subject to annual limit of MK7,000,000	
(including emergency treatment) (Pre-authorization required)		12 months waiting period	12 months waiting period	NOT APPLICABLE
Repatriation of remains		100% subject to annual limits of MK2,000,000	100% subject to annual limits of MK2,000,000	NOT APPLICABLE
FREE FUNERAL COVER				
Funeral Benefit – Casket etc (Please note that funeral benefit		Total funeral benefits up to MK1,000,000	Total funeral benefits up to MK750,000	Total funeral benefits up to MK500,000
is complimentary. We provide funeral services only and is not payable in		Coffin - Max 60% of limit	Coffin - Max 60% of limit	Coffin - Max 60% of limit
cash)		Hearse hire, washing and dressing plus other related services - Max 40%	Hearse hire, washing and dressing plus other related services – Max 40%	Hearse hire, washing and dressing plus other related services - Max 40%
		6 Months waiting period except for accidental death	6 Months waiting period except for accidental death	6 Months waiting period except for accidental death

CONTACT US

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