



# Wemas

Wella Medical Aid Society

>>>>My WEMAS My Wellness

# PENSIONERS MEDICAL SCHEME

[www.wemasmw.com](http://www.wemasmw.com)



# PENSIONERS MEDICAL SCHEME

The Pensioners Medical Scheme was created to address the healthcare needs of elderly individuals who are often excluded from most medical schemes once they reach **55 years of age**. Recognizing that this age group requires more healthcare support. Wella Medical Aid Society Ltd introduced this scheme to ensure access to necessary medical services. The scheme is divided into three categories, offering flexibility and choice to members. It includes comprehensive medical benefits and free **funeral cover of up to MK1,000,000**. This initiative aims to provide essential healthcare and financial support to the elderly, ensuring their well-being in later years.

## MONTHLY PREMIUMS

MONTHLY	PREMIER	STANDARD	BRONZE
	MK116,400 Per individual	MK78,000 Per individual	MK28,200 Per individual

## ANNUAL BENEFITS

OVERALL ANNUAL LIMIT		MK60,000,000	MK20,000,000	MK5,500,000
OUT PATIENT LIMIT		MK6,000,000	MK2,500,000	MK1,500,000
WAITING PERIOD		3 Months	3 Months	3 Months
AGE LIMIT		55 years and above	55 years and above	55 years and above
COVERAGE REGIONS		Malawi (SADC Region and India on Referral)	Malawi (SADC Region and India on Referral)	Malawi
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 limit of MK300,000	100% subject to annual limit of MK200,000	100% subject to annual limit of MK150,000
	Private Hospitals	90% subject to annual limit of MK500,000	80% subject to annual limit of MK300,000	NOT APPLICABLE
	Premier Hospitals and Clinics	90% subject to annual limit of MK500,000	80% subject to annual limit of MK300,000 Applicable only on Referral	NOT APPLICABLE
DRUGS BENEFIT				
Essential Drugs (EDL), Branded Drugs (NBD), Generic Drugs (NGD), Vaccines (VAC), ARVs, Approved OTCs	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
	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
	Private Hospitals	90% subject to annual limit of MK500,000	80% subject to annual limit of MK300,000	NOT APPLICABLE
	Premier Hospitals and Clinics	90% subject to annual limit of MK500,000	80% subject to annual limit of MK300,000 Applicable only on Referral	NOT APPLICABLE
HOSPITALISATION BENEFIT				
Hospitalisation for Medical and Surgical Procedures, Theatre Fee, Anaesthetic Charges and Surgical Sundries. (Pre-authorization Required)	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
		3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period
	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
		3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period

		PREMIER	STANDARD	BRONZE
	Private Hospitals	90% subject to annual limit of MK6,000,000	80% subject to annual limit of MK4,000,000	NOT APPLICABLE
		3 Months Waiting Period	3 Months Waiting Period	
	Premier Hospitals and Clinics	90% subject to annual limit of MK6,000,000	80% subject to annual limit of MK4,000,000	NOT APPLICABLE
		3 Months Waiting Period	Applicable only on Referral– 3 months waiting period	
EMERGENCY BENEFIT				
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 ( Pre-authorization required)	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
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Mission and Government	100% subject to annual limit of MK800,000	100% subject to annual limit of MK600,000	100% subject to annual limit of MK400,000
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Private Hospitals	90% subject to annual limit of MK800,000	80% subject to annual limit of MK600,000	NOT APPLICABLE
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Premier Hospitals and Clinics	90% subject to annual limit of MK800,000	80% subject to annual limit of MK600,000	NOT APPLICABLE
		12 Months waiting period	Applicable only on Referral– 12 months waiting period	
Specialized Dentistry ( Pre-authorization required)	GP/Private Clinics	100% subject to the above Dentistry limit	100% subject to the above Dentistry limit	100% subject to annual limit of MK400,000
		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 annual limit of MK400,000
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Private Hospitals	90% subject to the above Dentistry limit	80% subject to the above Dentistry limit	NOT APPLICABLE
		12 Months waiting period	12 Months waiting period	
	Premier Hospitals and Clinics	90% subject to the above Dentistry limit	80% subject to the above Dentistry limit	NOT APPLICABLE
		12 Months waiting period	Applicable only on Referral– 12 months waiting period	
CHRONIC MEDICATION				
Specific registration required on this benefit	GP/Private Clinics	100% subject to annual limit of MK1,000,000	100% subject to annual limit of MK600,000	100% subject to annual limits of MK300,000
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Mission and Government	100% subject to annual limit of MK1,000,000	100% subject to annual limit of MK600,000	100% subject to annual limit of MK300,000
		12 Months waiting period	12 Months waiting period	12 Months waiting period
	Private Hospitals	90% subject to annual limit of MK1,000,000	80% subject to annual limit of MK600,000	NOT APPLICABLE
		12 Months waiting period	12 Months waiting period	

		PREMIER	STANDARD	BRONZE	
	Premier Hospitals and Clinics	90% subject to annual limit of MK1,000,000	Applicable only on Referral- 12 months waiting period	NOT APPLICABLE	
		12 Months waiting period			
HEARING AIDS BENEFIT					
	GP/Private Clinics	100% subject to annual limit of MK600,000	100% subject to annual limit of MK300,000	100% subject to annual limit of MK100,000	
		24 months waiting period, once every, 3 years	24 months waiting period, once every, 3 years	24 months waiting period, once every, 3 years	
	Mission and Government	100% subject to annual limit of MK600,000	100% subject to annual limit of MK300,000	100% subject to annual limit of MK100,000	
		24 months waiting period, once every, 3 years	24 months waiting period, once every, 3 years	24 months waiting period, once every, 3 years	
	Private Hospitals	90% subject to annual limit of MK600,000	80% subject to annual limit of MK300,000	NOT APPLICABLE	
		24 months waiting period, once every, 3 years	24 months waiting period, once every, 3 years		
	Premier Hospitals and Clinics	90% subject to annual limit of MK600,000	80% subject to annual limit of MK300,000	NOT APPLICABLE	
		24 months waiting period, once every, 3 years	Applicable only on Referral- 24 months waiting period		
	OPHTHALMOLOGY BENEFIT				
	Ophthalmology (Procedures & Spectacles)	GP/Private Clinics	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
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	
Mission and Government		100% subject to annual limit of MK1,500,000	100% subject to annual limit of MK1,000,000	NOT APPLICABLE	
		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	100% subject to annual limit of MK1,000,000	NOT APPLICABLE	
		12 months waiting period, Spectacles limit MK250,000 once every 2 years	12 months waiting period, Spectacles limit MK150,000 once every 2 years		
Premier Hospitals and Clinics		100% subject to annual limit of MK1,500,000	100% subject to annual limit of MK1,000,000	NOT APPLICABLE	
		12 months waiting period, Spectacles limit MK250,000 once every 2 years	Applicable only on Referral- 12 months waiting period		

BLOOD TRANSFUSSION		PREMIER	STANDARD	BRONZE
		100% subject to overall annual limit.	100% subject to overall annual limit.	100% subject to overall annual limit.
PHYSIOTHERAPY BENEFIT				
Physiotherapy and occupation therapy	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
		12 months waiting period.	12 months waiting period.	12 months waiting period.
	Mission and Government	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
		12 months waiting period.	12 months waiting period.	12 months waiting period.
	Private Hospitals	90% subject to annual limits of MK1,000,000	80% subject to annual limits of MK500,000	NOT APPLICABLE
		12 months waiting period.	12 months waiting period.	
	Premier Hospitals and Clinics	90% subject to annual limits of MK1,000,000	80% subject to annual limits of MK500,000	NOT APPLICABLE
		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	90% subject to annual limit of MK15,000,000	80% subject to annual limit of MK8,000,000	NOT APPLICABLE
		24 months waiting period.	24 months waiting period.	
	Premier Hospitals and Clinics	90% subject to annual limit of MK15,000,000	80% subject to annual limit of MK8,000,000	NOT APPLICABLE
		24 months waiting period.	Applicable only on Referral– 24 months waiting period	
ONCOLOGY BENEFIT				
Onchorogy– Cancer treatment including Chemotherapy	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.



		PREMIER	STANDARD	BRONZE
	Private Hospitals	90% subject to annual limit of MK15,000,000	80% subject to annual limit of MK5,000,000	NOT APPLICABLE
		24 months waiting period.	24 months waiting period.	
	Premier Hospitals and Clinics	90% subject to annual limit of MK15,000,000	80% subject to annual limit of MK5,000,000	NOT APPLICABLE
		24 months waiting period.	Applicable only on Referral- 24 months waiting period	
ORTHOPAEDICS BENEFIT				
Major Orthopaedics (ORT) – Hip and Knee replacements	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
		24 months waiting period.	24 months waiting period.	24 months waiting period.
	Mission and Government	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
		24 months waiting period.	24 months waiting period.	24 months waiting period.
	Private Hospitals	90% subject to annual limits of MK4,000,000	80% subject to annual limits of MK3,000,000	NOT APPLICABLE
		24 months waiting period.	24 months waiting period.	
	Premier Hospitals and Clinics	90% subject to annual limits of MK4,000,000	80% subject to annual limits of MK3,000,000	NOT APPLICABLE
		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 Government	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
	Private Hospitals	90% subject to the above Orthopaedics limit	80% subject to the above Orthopaedics limit	NOT APPLICABLE
		Subject to general waiting period	Subject to general waiting period	
	Premier Hospitals and Clinics	90% subject to the above Orthopaedics limit	80% subject to the above Orthopaedics limit	NOT APPLICABLE
		Subject to general waiting period	Applicable only on Referral	
Appliances	GP/Private Clinics	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
	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	90% subject to Annual limit of MK300,000	80% subject to Annual limit of MK150,000	NOT APPLICABLE
		12 Months Waiting Period	12 Months Waiting Period	
	Premier Hospitals and Clinics	90% subject to Annual limit of MK300,000	80% subject to Annual limit of MK150,000	NOT APPLICABLE
		12 Months Waiting Period	Applicable only on Referral- 12 months waiting period	

LABORATORY AND BODY SCANS		PREMIER	STANDARD	BRONZE
Laboratory (LAB)		90% subject to Annual limit of MK500,000	80% 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)		90% subject to Annual limit of MK500,000	80% 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
CT Scan (CTS)		90% subject to annual limit of MK750,000.	80% 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)		90% subject to annual limit of MK1,000,000	80% 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 HEALTH				
(Pre-authorization required)	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
		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
		12 months waiting period.	12 months waiting period.	12 months waiting period.
	Private Hospitals	90% subject to annual limit of MK500,000.	80% subject to annual limit of MK300,000	NOT APPLICABLE
		12 months waiting period.	12 months waiting period.	
	Premier Hospitals and Clinics	90% subject to annual limit of MK500,000.	80% subject to annual limit of MK300,000	NOT APPLICABLE
		12 months waiting period.	Applicable only on Referral- 12 months waiting period	
FOREIGN TREATMENT				
Foreign Treatment on referral from local specialist (including emergency treatment) (Pre-authorization required)		90% subject to annual limit of MK15,000,000.	80% subject to annual limit of MK7,000,000	NOT APPLICABLE
		12 months waiting period	12 months waiting period	
Repatriation of remains		90% subject to annual limits of MK2,000,000	80% subject to annual limits of MK2,000,000	NOT APPLICABLE
FREE FUNERAL COVER				
Funeral Benefit – Casket etc (Please note that funeral benefit is complimentary. We provide funeral services only and is not payable in cash)		Total funeral benefits up to MK1,000,000	Total funeral benefits up to MK750,000	Total funeral benefits up to MK500,000
		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

### HEAD OFFICE

#### WEMAS LILONGWE OFFICE

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### BRANCH OFFICE

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