



FAMILY

● MEDICAL SCHEME

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 premiums for the Family Medical Scheme are designed for the whole family. The family pays one premium for the family unit. This makes it extremely affordable especially for large families.

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.

	M	M+1	M+2	M+3	M+4	M+5	M+6	M+7	M+8
MTENDE	49,320	85,080	119,400	143,160	164,280	182,760	198,600	211,800	222,360
MOYO	27,000	46,800	65,280	78,480	90,360	100,920	110,160	118,080	124,680
THANZIPLUS	8,000	13,000	18,000	23,000	28,000	33,000	38,000	42,000	46,000

	MTENDE COVER	MOYO COVER	THANZIPLUS COVER
OVERALL ANNUAL LIMITS	MK50,000,000	MK20,000,000	MK5,500,000
OUT PATIENT LIMITS	MK6,000,000	MK3,000,000	MK1,500,000
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 Annual limit of MK300,000	100% Subject to Annual limit of MK200,000	100% Subject to Annual limit of MK150,000
2. Mission & 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
3. Private Hospitals	100% Subject to Annual limit of MK500,000	100% Subject to Annual limit of MK300,000	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)	100% Subject to Annual limit of MK500,000	100% 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	100% Subject to Annual limit of MK6,000,000 Pre-authorization Required 3 Months Waiting Period	100% 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
D. DENTISTRY			
1. General Dentistry	100% Subject to Annual limit of MK600,000	100% Subject to Annual limit of MK400,000	100% Subject to Annual limit of MK200,000
2. Orthodontic Treatment (ORD) Up to 21 Years of age	100% 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	100% Subject to the above Dentistry limit Pre-authorization Required 12 Months Waiting Period
3. Specialized Dentistry	100% 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	100% Subject to the above Dentistry limit Pre-authorization Required 12 Months Waiting Period

E. MATERNITY				
	Maternity Cover including Ante-natal care limited to 8 visits and Post-natal care limited to 2 visits	100% Subject to Annual limit of MK2,000,000 No Limit on the number of pregnancies applicable, Caesarean Section subject to Doctor's recommendation Period Pre-authorization Required 12 Months Waiting Period	100% Subject to Annual limit of MK750,000 No Limit on the number of pregnancies applicable, Caesarean Section subject to Doctor's recommendation Pre-authorization Required 12 Months Waiting Period	100% Subject to Annual limit of MK250,000 No Limit on the number of pregnancies applicable, Caesarean Section subject to Doctor's recommendation Pre-authorization Required 12 Months Waiting Period
	Private Hospitals	100% Subject to Annual limit of MK2,000,000	100% Subject to Annual limit of MK750,000	NOT APPLICABLE
F. 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
G. CHRONIC MEDICATION				
	Specific registration required on this benefit	100% Subject to Annual limit of MK1,000,000 12 Months Waiting Period	100% Subject to Annual limit of MK600,000 12 Months Waiting Period	100% Subject to Annual limit of MK300,000 12 Months Waiting Period
		100% Subject to Annual limit of MK600,000 24 Months Waiting Period Once every 3 years	100% Subject to Annual limit of MK300,000 24 Months Waiting Period Once every 3 years	100% Subject to Annual limit of MK100,000 24 Months Waiting Period Once every 3 years
H. HEARING AIDS				
I. OPHTHALMOLOGY				
	Ophthalmology (Procedures and Spectacles)	100% Subject to Annual limit of MK1,500,000 12 Months Waiting Period Spectacles limit MK200,000 (Once every 2 years)	100% 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)
J. BLOOD TRANSFUSION				
		100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit
K. 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	100% Subject to Annual limit of MK300,000 12 Months Waiting Period
L. DIALYSIS				
		100% Subject to Annual limit of MK15,000,000 24 Months Waiting Period	100% 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. ONCOLOGY				
	Oncology- Cancer Treatment including chemotherapy	100% Subject to Annual limit of MK15,000,000 24 Months Waiting Period	100% 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
N. ORTHOPAEDICS				
	1. Major Orthopaedics (ORT) - Hip and knee replacements	100% Subject to Annual limit of MK4,000,000 24 Months Waiting Period	100% 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 Orthopaedic procedures	100% Subject to the above Orthopaedics limit Subject to General waiting period	100% 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	100% Subject to Annual limit of MK300,000 12 Months Waiting Period	100% Subject to Annual limit of MK150,000 12 Months Waiting Period	100% Subject to Annual limit of MK75,000 12 Months Waiting Period
O. 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)	100% Subject to Annual limit of MK750,000 12 months waiting period	100% 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)	100% Subject to Annual limit of MK1,000,000 12 months waiting period	100% Subject to Annual limit of MK700,000 12 months waiting period	100% Subject to Annual limit of MK500,000 12 months waiting period
P. PSYCHIATRIC AND MENTAL HEALTH				
		100% 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
Q. FOREIGN TREATMENT				
	1. Foreign Treatment on referral from local specialist (including emergency treatment)	100% Subject to Annual limit of MK15,000,000 12 months waiting period Pre-authorization Required	100% Subject to Annual limit of MK7,000,000 12 months waiting period Pre-authorization Required	NOT APPLICABLE
	2. Repatriation of remains	100% Subject to Annual limit of MK2,000,000	100% Subject to Annual limit of MK1,000,000	NOT APPLICABLE
R. 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	Total funeral benefits up to MK1,000,000 Children up to MK500,000 6 Months Waiting Period except for accidental death	Total funeral benefits up to MK750,000 Children up to MK375,000 6 Months Waiting Period except for accidental death	Total funeral benefits up to MK500,000 Children up to MK250,000 6 Months Waiting Period except for accidental death
S. 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



HEAD OFFICE
WEMAS LILONGWE OFFICE

EBC Building
Opposite Area 3 Total Filling Station
2nd Floor, Room # 16
P O Box 2343
LILONGWE
Tel: +265 (0) 999 200 997/ 881 400 997



BRANCH OFFICE
WEMAS MZUZU OFFICE

Umar Baruch Building
Along Kawiluwilu Road
Ground Floor, Room # 1
MZUZU



BRANCH OFFICE
WEMAS BLANTYRE OFFICE

Herdelec House
Along Victoria Avenue, Opposite NBS Bank
2nd Floor, Room # 1
P O Box 1734
BLANTYRE
Tel: 0999 981 997/0211 270 338

Sales: +265 (0) 999 500 997

Email: info@wemasmw.com

Website: www.wemasmw.com