



Wemas

Wella Medical Aid Society



PENSIONERS

MEDICAL SCHEME

My WEMAS My WELLNESS!



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PENSIONERS MEDICAL SCHEME

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 health care 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 three categories to bring flexibility and choice. The Scheme offers generous medical benefits and a funeral cover of up to MK1,000,000.

	PREMIER	STANDARD	BRONZE
MONTHLY	66,840	50,280	28,200
ANNUALY	715,140	524,700	263,880

	PREMIER	STANDARD	BRONZE
OVERALL ANNUAL LIMITS	MK40,000,000	MK20,000,000	MK4,500,000
OUT PATIENT LIMITS	MK5,000,000	MK2,500,000	MK1,000,000
GENERAL WAITING PERIOD	3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period
AGE LIMIT APPLICABLE	55 Years and above		
TERRITORIAL LIMIT	Malawi, SADC region & India	Malawi, SADC region & India	Malawi
A. CONSULTATIONS	100% Subject to Out Patient Limit 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	90% Subject to Annual limit of MK500,000	80% Subject to Annual 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)	90% Subject to Annual limit of MK500,000	80% 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	90% Subject to Annual limit of MK6,000,000 Pre-authorization Required 3 Months Waiting Period	80% 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	90% Subject to Annual limit of MK600,000	80% 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	90% Subject to the above Dentistry limit Pre-authorization Required 12 Months Waiting Period	80% 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	90% Subject to the above Dentistry limit Pre-authorization Required 12 Months Waiting Period	80% 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. 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
F. CHRONIC MEDICATION				
	Specific registration required on this benefit	90% Subject to Annual limit of MK1,000,000 12 Months Waiting Period	80% Subject to Annual limit of MK600,000 12 Months Waiting Period	100% Subject to Annual limit of MK300,000 12 Months Waiting Period
G. HEARING AIDS		90% Subject to Annual limit of MK600,000 24 Months Waiting Period Once every 3 years	80% 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. OPHTHALMOLOGY				
	Ophthalmology (Procedures and Spectacles)	90% Subject to Annual limit of MK1,500,000 12 Months Waiting Period Spectacles limit MK200,000 (Once every 2 years)	80% 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)
I. BLOOD TRANSFUSION		100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit
J. PHYSIOTHERAPY				
	Physiotherapy and Occupational Therapy	90% Subject to Annual limit of MK1,000,000 12 Months Waiting Period	80% Subject to Annual limit of MK500,000 12 Months Waiting Period	100% Subject to Annual limit of MK300,000 12 Months Waiting Period
K. DIALYSIS		90% Subject to Annual limit of MK15,000,000 24 Months Waiting Period	80% 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
L. ONCOLOGY				
	Oncology- Cancer Treatment including chemotherapy	90% Subject to Annual limit of MK15,000,000 24 Months Waiting Period	80% 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. ORTHOPAEDICS				
	1. Major Orthopaedics (ORT) - Hip and knee replacements	90% Subject to Annual limit of MK4,000,000 24 Months Waiting Period	80% 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	90% Subject to the above Orthopaedics limit Subject to General waiting period	80% 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	90% Subject to Annual limit of MK300,000 12 Months Waiting Period	80% Subject to Annual limit of MK150,000 12 Months Waiting Period	100% Subject to Annual limit of MK75,000 12 Months Waiting Period
N. 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)	90% Subject to Annual limit of MK750,000 12 months waiting period	80% 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)	90% Subject to Annual limit of MK1,000,000 12 months waiting period	80% Subject to Annual limit of MK700,000 12 months waiting period	100% Subject to Annual limit of MK500,000 12 months waiting period
O. PSYCHIATRIC AND MENTAL HEALTH		90% 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
P. FOREIGN TREATMENT				
	1. Foreign Treatment on referral from local specialist (including emergency treatment)	90% Subject to Annual limit of MK15,000,000 12 months waiting period Pre-authorization Required	80% Subject to Annual limit of MK7,000,000 12 months waiting period Pre-authorization Required	NOT APPLICABLE
	2. Repatriation of remains	90% Subject to Annual limit of MK2,000,000	80% Subject to Annual limit of MK1,000,000	NOT APPLICABLE
Q. 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 6 Months Waiting Period except for accidental death	Total funeral benefits up to MK750,000 6 Months Waiting Period except for accidental death	Total funeral benefits up to MK500,000 6 Months Waiting Period except for accidental death
R. 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

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