



FAMILY MEDICAL SCHEME

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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; **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	M	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
MOYO	MK32,400	MK56,160	MK78,336	MK94,176	MK108,432	MK121,104	MK132,192	MK141,696	MK149,616
THANZIPLUS	MK9,600	MK15,600	MK21,600	MK27,600	MK33,600	MK39,600	MK45,600	MK50,400	MK55,200

ANNUAL BENEFITS

ANNUAL BENEFITS		MTENDE	MOYO	THANZIPLUS
OVERALL ANNUAL LIMIT		MK50,000,000	MK20,000,000	MK5,500,000
OUT PATIENT 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 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	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 Applicable only on Referral	NOT APPLICABLE
DRUGS BENEFIT				
Essential Drugs (EDL), Normal Branded Drugs (NBD), Normal 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	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 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
	Private Hospitals	100% subject to annual limit of MK6,000,000	100% subject to annual limit of MK4,000,000	NOT APPLICABLE
		3 Months Waiting Period	3 Months Waiting Period	
	Premier Hospitals and Clinics	100% subject to annual limit of MK6,000,000	100% subject to annual limit of MK4,000,000	NOT APPLICABLE
		3 Months Waiting Period	Applicable only on Referral- 3 months waiting period	

EMERGENCY BENEFIT		MTENDE	MOYO	THANZIPLUS
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	100% subject to annual limit of MK800,000	100% 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	100% subject to annual limit of MK800,000	100% subject to annual limit of MK600,000	NOT APPLICABLE
		12 Months waiting period	Applicable only on Referral-12 months waiting period	
Orthodontic Treatment (ORD) up to 21 years of age (Pre-authorization required)	GP/Private Clinics	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
	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 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 the above Dentistry limit
		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 APPLICABLE
		12 Months waiting period	Applicable only on Referral-12 months waiting period	
MATERNITY BENEFIT				
Maternity Cover (including antenatal care limited to 8 visits and post-natal care limited to 2 visits) Pre-authorization required	GP/Private Clinics	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
		No limit on the number of pregnancies applicable.	No limit on the number of pregnancies applicable.	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
	Mission and Government	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
		No limit on the number of pregnancies applicable.	No limit on the number of pregnancies applicable.	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

		MTENDE	MOYO	THANZIPLUS
		No limit on the number of pregnancies applicable.	No limit on the number of pregnancies applicable.	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
	Premier Hospitals and Clinics	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.	No limit on the number of pregnancies applicable.	
		Caesarean section subject to Doctor's recommendation	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	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	100% subject to annual limit of MK1,000,000	100% subject to annual 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	100% subject to annual limit of MK600,000	NOT APPLICABLE
		12 Months waiting period	Applicable only on Referral- 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
		12 months waiting period, once every, 3 years	12 months waiting period, once every, 3 years	12 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
		12 months waiting period, once every, 3 years	12 months waiting period, once every, 3 years	12 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	NOT APPLICABLE
		12 months waiting period, once every, 3 years	12 months waiting period, once every, 3 years	
	Premier Hospitals and Clinics	100% subject to annual limit of MK600,000	100% subject to annual limit of MK300,000	NOT APPLICABLE
		12 months waiting period, once every, 3 years	Applicable only on Referral- 12 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

		MTENDE	MOYO	THANZIPLUS
	Mission and Government	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
	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

		100% subject to overall annual limit.	100% subject to overall annual limit.	100% subject to overall annual limit.
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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	100% subject to annual limits of MK1,000,000	100% subject to annual limits of MK500,000	NOT APPLICABLE
		12 months waiting period.	12 months waiting period.	
	Premier Hospitals and Clinics	100% subject to annual limits of MK1,000,000	100% 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	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.	
	Premier Hospitals and Clinics	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	NOT APPLICABLE
		24 months waiting period.	Applicable only on Referral- 24 months waiting period	

ONCOLOGY BENEFIT

Oncology- 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.

		MTENDE	MOYO	THANZIPLUS
	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.	
	Premier Hospitals and Clinics	100% subject to annual limit of MK15,000,000	100% subject to annual limit of MK8,000,000	NOT APPLICABLE
		24 months waiting period.	Applicable only on Referral- 12 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	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 and Clinics	100% subject to annual limits of MK4,000,000	100% 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	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 and Clinics	100% subject to the above Orthopaedics limit	100% 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	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	
	Premier Hospitals and Clinics	100% subject to Annual limit of MK300,000	100% 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		MTENDE	MOYO	THANZIPLUS	
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	
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	
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 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	100% subject to annual limit of MK500,000.	100% subject to annual limit of MK300,000	NOT APPLICABLE	
		12 months waiting period.	12 months waiting period.		
	Premier Hospitals and Clinics	100% subject to annual limit of MK500,000.	100% 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)		100% subject to annual limit of MK15,000,000.	100% subject to annual limit of MK7,000,000	NOT APPLICABLE
		12 months waiting period	12 months waiting period		
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 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	
		Coffin - Max 60% of limit	Coffin - Max 60% of limit	Coffin - Max 60% of limit	
		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	

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