



# Wemas

Wella Medical Aid Society



## PENSIONERS MEDICAL SCHEME



#My WEMAS My Wellness

# PENSIONERS MEDICALSCHEME

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

## ANNUAL BENEFITS

	PREMIER	STANDARD	BRONZE
<b>OVERALL ANNUAL LIMIT</b>	MK60,000,000	MK20,000,000	MK5,500,000
<b>OUT PATIENT LIMIT</b>	MK6,000,000	MK2,500,000	MK1,500,000
<b>WAITING PERIOD</b>	3 Months	3 Months	3 Months
<b>AGE LIMIT</b>	55 years and above	55 years and above	55 years and above
<b>COVERAGE REGIONS</b>	Malawi (SADC Region and India on Referral)	Malawi (SADC Region and India on Referral)	Malawi only

## CONSULTATION BENEFIT

	<b>GP/Private Clinics</b>	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff	100% up to MK150,000 subject to tariff
	<b>Mission and Government</b>	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff	100% up to MK150,000 subject to tariff
	<b>Private Hospitals</b>	90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE
	<b>Premier Hospitals and Clinics</b>	90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE

## DRUGS BENEFIT

Essential Drugs (EDL), Branded Generic Drugs (NGD), Vaccines (VAC), ARVs, Approved OTCs	<b>GP/Private Clinics</b>	100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff
	<b>Mission and Government</b>	100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff
	<b>Private Hospitals</b>	90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE
	<b>Premier Hospitals and Clinics</b>	90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE

## HOSPITALISATION BENEFIT

Hospitalisation for Medical and Surgical Procedures, Theatre Fee, Anaesthetic Charges and Surgical Sundries. (Pre-authorization Required)	<b>GP/Private Clinics</b>	100% up to MK6,000,000 subject to tariff	100% up to MK4,000,000 subject to tariff	100% up to MK2,000,000 subject to tariff
		3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period
	<b>Mission and Government</b>	100% up to MK6,000,000 subject to tariff	100% up to K4,000,000 subject to tariff	100% up to MK2,000,000 subject to tariff
		3 Months Waiting Period	3 Months Waiting Period	3 Months Waiting Period

		PREMIER	STANDARD	BRONZE	
	Private Hospitals	90% up to MK6,000,000 subject to tariff	80% up to MK4,000,000 subject to tariff	NOT APPLICABLE	
		3 Months Waiting Period	3 Months Waiting Period		
	Premier Hospitals and Clinics	90% up to MK6,000,000 subject to tariff	80% up to MK4,000,000 subject to tariff	NOT APPLICABLE	
		3 Months Waiting Period	3 months waiting period		
<b>EMERGENCY BENEFIT</b>					
<b>Emergency Evacuation including Ambulance Services within Malawi</b>		100% subject to tariff	100% subject to tariff	100% subject to tariff.	
<b>DENTISTRY BENEFIT</b>					
General Dentistry	GP/Private Clinics	100% up to MK800,000 subject to tariff	100% up to MK600,000 Subject tariff	100% up to MK400,000 subject to tariff.	
		3 Months waiting period	3 Months waiting period	3 Months waiting period	
	Mission and Government	100% up to MK800,000 subject to tariff	100% up to MK600,000 subject to tariff.	100% up to MK400,000 subject to tariff	
		Tooth Extraction 100% up to Limit  Tooth scaling and polishing 100% subject to tariff	Tooth Extraction 100% up to Limit  Tooth scaling and polishing 100% subject to tariff	Tooth Extraction 100% up to Limit  Tooth scaling and polishing 100% subject to tariff	
	Private Hospitals	90% up to MK800,000 subject to tariff	80% up to MK600,000 subject to tariff	NOT APPLICABLE	
		Tooth Extraction 100% up to Limit  Tooth scaling and polishing 90% subject to tariff	Tooth Extraction 100% up to Limit  Tooth scaling and polishing 80% subject to tariff		
	Premier Hospitals and Clinics	90% up to MK800,000 subject to agreed tariff	80% up to MK600,000 subject to tariff	NOT APPLICABLE	
		Tooth Extraction 100% up to Limit  Tooth scaling and polishing 90% subject to tariff	Tooth Extraction 100% up to Limit  Tooth scaling and polishing 80% subject to tariff		
	Specialized Dentistry ( Pre-authorization required)	GP/Private Clinics	100% subject to tariff	100% subject to tariff	100% up to MK400,000 subject to tariff
			12 Months waiting period	12 Months waiting period	12 Months waiting period
Mission and Government		100% subject to tariff	100% subject to tariff	100% up to MK400,000 subject to tariff	
		12 Months waiting period	12 Months waiting period	12 Months waiting period	
Private Hospitals		90% subject to tariff	80% subject to tariff	NOT APPLICABLE	
		12 Months waiting period	12 Months waiting period		
Premier Hospitals and Clinics		90% subject to tariff	80% subject to tariff	NOT APPLICABLE	
		12 Months waiting period	12 months waiting period		
<b>CHRONIC MEDICATION</b>					
Specific registration required on this benefit	GP/Private Clinics	100% up to MK1,000,000 subject to tariff	100% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff	
		12 Months waiting period	12 Months waiting period	12 Months waiting period	
	Mission and Government	100% up to MK1,000,000 subject to tariff	100% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff	
		12 Months waiting period	12 Months waiting period	12 Months waiting period	
	Private Hospitals	90% up to MK1,000,000 subject to tariff	80% up to MK600,000 subject to tariff	NOT APPLICABLE	
		12 Months waiting period	12 Months waiting period		

		PREMIER	STANDARD	BRONZE	
	Premier Hospitals and Clinics	90% up to MK1,000,000 subject to tariff	80% up to MK600,000 subject to tariff	NOT APPLICABLE	
		12 Months waiting period	12 months waiting period		
<b>HEARING AIDS BENEFIT</b>					
		100% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK100,000 subject to tariff	
	GP/Private Clinics	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% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff.	100% up to MK100,000 subject to tariff	
		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% up to MK600,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE	
		24 months waiting period, once every 3 years	24 months waiting period, once every 3 years		
	Premier Hospitals and Clinics	90% up to MK600,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE	
		24 months waiting period, once every 3 years	24 months waiting period once every 3 years		
	<b>OPHTHALMOLOGY BENEFIT</b>				
	Ophthalmology (Procedures & Spectacles)	GP/Private Clinics	100% up to MK1,500,000 subject to tariff	100% up to MK1,000,000 subject to tariff	100% up to MK500,000 subject to tariff
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, MK500,000 once every 2 years	
100% of bill up to limit above			100% of bill up to limit above	100% of bill up to limit above	
Mission and Government		100% up to MK1,500,000 subject to tariff	100% up to MK1,000,000 subject to tariff	100% up to MK500,000 subject to tariff	
		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, MK500,000 once every 2 years	
		100% of bill up to limit above	100% of bill up to limit above	100% of bill up to limit above	
Private Hospitals		100% up to MK1,500,000 subject to tariff	100% up to MK1,000,000 subject to tariff	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		
		90% of bill up to limit above	80% of bill up to limit above		
Premier Hospitals and Clinics		100% up to MK1,500,000 subject to tariff	100% up to MK1,000,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period, Spectacles limit MK250,000 once every 2	12 months waiting period Spectacles limit MK150,000 once every 2 Years		
		90% of bill up to limit above	80% of bill up to limit above		

BLOOD TRANSFUSSION		PREMIER	STANDARD	BRONZE	
		100% subject to tariff	100% subject to tariff	100% subject to tariff	
PHYSIOTHERAPY BENEFIT					
Physiotherapy and occupation therapy Preauthorization	GP/Private Clinics	100% up to MK1,000,000 subject to tariff	100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	
		12 months waiting period	12 months waiting period	12 months waiting period	
	Mission and Government	100% up to MK1,000,000 subject to tariff	100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	
		12 months waiting period	12 months waiting period	12 months waiting period	
	Private Hospitals	90% up to MK1,000,000 subject to tariff	80% up to MK500,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period	12 months waiting period		
	Premier Hospitals and Clinics	90% up to MK1,000,000 subject to tariff	80% up to MK500,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period	12 months waiting period		
	DIALYSIS BENEFIT				
	Preauthorization	GP/Private Clinics	100% up to MK15,000,000 subject to tariff	100% up to MK8,000,000 subject to tariff	100% up to MK3,000,000 subject to tariff
24 months waiting period			24 months waiting period	24 months waiting period	
Mission and Government		100% up to MK15,000,000 subject to tariff	100% up to f MK8,000,000 subject to tariff	100% up to MK3,000,000 subject to tariff	
		24 months waiting period	24 months waiting period	24 months waiting period	
Private Hospitals		90% up to MK15,000,000 subject tariff	80% up to MK8,000,000 subject to tariff	NOT APPLICABLE	
		24 months waiting period	24 months waiting period		
Premier Hospitals and Clinics		90% up to MK15,000,000 subject to tariff	80% up to MK8,000,000 subject to tariff	NOT APPLICABLE	
		24 months waiting period	24 months waiting period		
ONCOLOGY BENEFIT					
Oncology- Cancer treatment including Chemotherapy Preauthorization		GP/Private Clinics	100% up to MK15,000,000 subject to tariff	100% up to MK8,000,000 subject to tariff	100% up to MK3,000,000 subject to tariff
	24 months waiting period.		24 months waiting period	24 months waiting period	
	Mission and Government	100% up to MK15,000,000 subject to tariff	100% up to MK8,000,000 subject to tariff	100% up to MK3,000,000 subject to tariff	
		24 months waiting period	24 months waiting period	24 months waiting period	

		PREMIER	STANDARD	BRONZE
	Private Hospitals	90% up to MK15,000,000 subject to tariff	80% up to MK5,000,000 subject to tariff	NOT APPLICABLE
		24 months waiting period	24 months waiting period	
	Premier Hospitals and Clinics	90% up to MK15,000,000 subject to tariff	80% up to MK5,000,000 subject to tariff	NOT APPLICABLE
		24 months waiting period.	24 months waiting period	
<b>ORTHOPAEDICS BENEFIT</b>				
Major Orthopaedics (ORT) - Hip and Knee replacements Preauthorization	GP/Private Clinics	100% up to MK4,000,000 subject to tariff	100% up to MK3,000,000 subject to tariff	100% up to MK500,000 subject to tariff
		24 months waiting period	24 months waiting period	24 months waiting period
	Mission and Government	100% up to MK4,000,000 subject to tariff	100% up to MK3,000,000 subject to tariff	100% up to MK500,000 subject to tariff
		24 months waiting period	24 months waiting period	24 months waiting period
	Private Hospitals	90% up to MK4,000,000 subject to tariff	80% up to MK3,000,000 subject to tariff	NOT APPLICABLE
		24 months waiting period	24 months waiting period	
	Premier Hospitals and Clinics	90% up to MK4,000,000 subject to tariff	80% up to MK3,000,000 subject to tariff	NOT APPLICABLE
		24 months waiting period	24 months waiting period	
Other Orthopaedics procedures Preauthorization	GP/Private Clinics	100% subject to tariff	100% subject to tariff	100% subject to tariff
		Subject to general waiting period	Subject to general waiting period	Subject to general waiting period
	Mission and Government	100% subject to tariff	100% subject to tariff	100% subject to tariff
		Subject to general waiting period	Subject to general waiting period	Subject to general waiting period
	Private Hospitals	90% subject to tariff	80% subject to tariff	NOT APPLICABLE
		Subject to general waiting period	Subject to general waiting period	
	Premier Hospitals and Clinics	90% subject to tariff	80% subject to tariff	NOT APPLICABLE
		Subject to general waiting period	Subject to general waiting period	
Appliances Preauthorization	GP/Private Clinics	100% up to MK300,000 subject to tariff	100% up to MK150,000 subject to tariff	100% up to MK75,000 subject to tariff
		12 Months Waiting Period	12 Months Waiting Period	12 Months Waiting Period
	Mission and Government	100% up to MK300,000 subject to tariff	100% up to MK150,000 subject to tariff	100% up to MK75,000 subject to tariff
		12 Months Waiting Period	12 Months Waiting Period	12 Months Waiting Period
	Private Hospitals	90% up to MK300,000 subject to tariff	80% up to MK150,000 subject to tariff	NOT APPLICABLE
		12 Months Waiting Period	12 Months Waiting Period	
	Premier Hospitals and Clinics	90% up to MK300,000 subject to tariff	80% up to MK150,000 subject to tariff	NOT APPLICABLE
		12 Months Waiting Period	12 Months Waiting Period	

LABORATORY AND BODY SCANS		PREMIER	STANDARD	BRONZE	
Laboratory (LAB)		90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff	
Radiology (RAD)		90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff	
CT Scan (CTS) Pre-authorization		90% up to MK750,000 subject to tariff	80% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	
		12 Months waiting period	12 Months waiting Period	12 Months waiting period	
MRI Scan (MRI) Pre-authorization		90% up to MK1,000,000 subject to tariff	80% up to MK700,000 subject to tariff	100% up to MK500,000 subject to tariff	
		12 months waiting period	12 months waiting period	12 Months Waiting Period	
PSYCHIATRIC AND MENTAL HEALTH					
(Pre-authorization required)	GP/Private Clinics	100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff	
		12 months waiting period	12 months waiting period	12 months waiting period	
	Mission and Government	100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff	
		12 months waiting period	12 months waiting period	12 months waiting period	
	Private Hospitals	90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period	12 months waiting period		
	Premier Hospitals and Clinics	90% up to MK500,000 subject to tariff	80% up to MK300,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period	12 months waiting period		
	FOREIGN TREATMENT				
	Foreign Treatment on referral from local specialist (including emergency treatment) (Pre-authorization required)		90% up to MK15,000,00 subject to tariff	80% up to MK7,000,000 subject to tariff	NOT APPLICABLE
			12 months waiting period	12 months waiting period	
	Repatriation of remains		90% up to MK2,000,000 subject to tariff	80% up to MK2,000,000 subject to tariff	NOT APPLICABLE
FREE FUNERAL COVER					
Funeral Benefit (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	

# EXCLUSIONS

WEMAS shall not be liable to pay for the following:

## 1. GENERAL EXCLUSIONS

1. Cosmetic Treatment e.g. face lifts, breast reductions or implants, Keloid Removal, Lipodostripsy etc.
2. Treatment for which the costs is recoverable in law from any other body, party or an insurance policy.
3. Treatment arising from any willful or deliberate self-inflicted injury or any attempted threat, negligence, suicide, injuries from domestic violence, abuse of alcohol or drugs.
4. Participation in any hazardous sport or any sport for monetary gain.
5. Services which are available free or at a nominal charge e.g. Family Planning Services, Under Five Clinic Services, Vaccines
6. Treatment or services which have been specifically excluded as a benefit under the scheme
7. Treatment or services for which the limit of benefit in a specified period has been exhausted by the beneficiary
8. Local treatment which is rendered by a service provider who is not a registered provider under the scheme
9. Treatment where there is a specific waiting period
10. Treatment requiring pre-authorization but has been given without pre-authorization
11. Private Nursing Services
12. Treatment for infertility
13. Organ transplants and implants of any nature
14. Air tickets
15. Treatment for services given by hypnotics, herbalist, traditional healers, homeopaths, naturopaths, osteopaths, acupuncturists etc.
16. Treatment by family member or any auto therapy
17. Treatment related to birth defects and congenital illness including heredity conditions e.g., Talipes feet, Cleft pallet etc.
18. Treatment for pre-existing conditions e.g cancer, diabetes, Hypertension, Renal failure, joint replacement etc
19. Accommodation or treatment received at health/sliming or similar clinics

## 2. SPECIFIC EXCLUSIONS

### 2.1 FOREIGN SPECIALIST TREATMENT

- Treatment that is available locally
- Medical Treatment received in countries outside the SADC Region and India
- Maternity Costs
- Cost of Prescription Drugs
- Dental Costs
- Miscellaneous expenses of non-medical nature e.g. telephone, hire of TV, sales tax and labour charges, bank charges, air fare, taxi hire charges, all cross boarder emergency evacuation charges, funeral services, guardian fees and hotel accommodation. Cost of treatment or services which have been specifically excluded as benefit under a particular scheme

### 2.2 DMISSION

- Admissions without pre-authorization
- Cost of food and lodging for guardians
- Meals if charged separately for patients
- Admission costs where treatment has a specific waiting period
- Private nursing service charges, in and out of hospital theatre, home based care etc.
- Guardians Fees

### 2.3 SPECIALIST TREATMENT- WITHIN MALAWI

- Treatment given without referral from GP
- Where a referral letter is given at a member's request
- Treatment given without pre-authorization
- Treatment given to Thanziplus Members

### 2.4 MATERNITY SERVICES

- Where a member has been on the scheme for less than 12 months
- Where a member has exhausted their annual maternity limit
- Foreign maternity services

### 2.4. DENTAL TREATMENT

- Inlays, Crowns and Bridges for Thanziplus Members
- Dental Floss and Mouth Washes
- Accessing specialized dental treatment within 12 months of joining the scheme
- Orthodontic Treatment provided without pre-authorization
- Accessing orthodontic treatment after age 21
- Foreign Dental Services

### 2.5 MEDICINE/DRUGS

- Slimming Tablets
- Infertility Drugs
- Antiseptics and disinfectants e.g. Dettol and Betadine Solution
- Cosmetics
- Over the Counter drugs e.g. vitamins
- Food supplements e.g. herbal remedies, immune boosters

### 2.6 ORTHOPAEDIC APPLIANCES

- No payment will be made for the following:
- Repairs or adjustments
- Labour Charges and technician's fees
- Sales Tax
- Footwear of any type including surgical boots, footwear raises, inserts, wedges, pads, toe-tips, and caps.
- Walking sticks, wheel chairs, bath aids etc Toilet raisers

### 2.7 OTHER EXPENSES

- Birth Reports
- Death Reports
- Medical Reports
- Telephone Charges
- Sales Tax/VAT

# Contact Us



## HEAD OFFICE

### WEMAS LILONGWE OFFICE

EBC Building 1st Floor,  
Opposite Area 3 Total Filling  
Station P.O. Box 2343,  
LILONGWE

+265 (0) 999 200 997

+265 (0) 881 400 997



## BRANCH OFFICE

### WEMAS BLANTYRE OFFICE

Delamere House, 6th Floor, East Wing,  
BLANTYRE

+265 (0) 999 200 997

+265 (0) 881 400 997



## GENERAL CONTACT

SALES: +265 (0) 999 500 997



[info@wemasmw.com](mailto:info@wemasmw.com)



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

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