



Wemas

Wella Medical Aid Society



FAMILY MEDICAL SCHEME



#My WEMAS My Wellness

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
	Malawi (SADC Region and India on Referral)	Malawi (SADC Region and India on Referral)	Malawi only

CONSULTATION BENEFIT

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

DRUGS BENEFIT

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

HOSPITALISATION BENEFIT

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

EMERGENCY BENEFIT		MTENDE	MOYO	THANZIPLUS	
Emergency Evacuation including Ambulance Services within Malawi		100% subject to tariff	100% subject to tariff	100% subject to tariff	
DENTISTRY BENEFIT					
General Dentistry	GP/Private Clinics	100% up to MK800,000 subject to tariff	100% up to MK600,000 subject to tariff	100% up to MK400,000	
		2 months waiting period	2 months waiting period	2 months waiting period	
		100% up to MK800,000 subject to tariff	100% up to MK600,000 subject to tariff	100% up to MK400,000	
		Tooth Extraction 100% up to Limit	Tooth Extraction 100% up to Limit	Tooth Extraction 100% up to Limit	
	Mission and Government	Tooth scaling and polishing 100% subject to tariff	Tooth scaling and polishing 100% subject to tariff	Tooth scaling and polishing 100% subject to tariff	
		2 Months waiting period	2 Months waiting period	2 Months waiting period	
		Private Hospitals	100% up to MK800,000 subject to tariff	100% up to MK600,000 subject to tariff	NOT APPLICABLE
			Tooth Extraction 100% up to Limit	Tooth Extraction 100% up to Limit	
	Tooth scaling and polishing 90% subject to tariff		Tooth scaling and polishing 80% subject to tariff		
	Premier Hospitals and Clinics	2 Months waiting period	2 Months waiting period	2 Months waiting period	
		100% up to MK800,000 subject to tariff	100% up to MK600,000 subject to tariff	NOT APPLICABLE	
		Tooth Extraction 100% up to Limit	Tooth Extraction 100% up to Limit		
		Tooth scaling and polishing 90% subject to tariff	Tooth scaling and polishing 80% subject to tariff		
		2 Months waiting period	2 months waiting period		
Orthodontic Treatment (ORD) up to 21 years of age (Pre-authorization required)	GP/Private Clinics	100% subject to tariff	100% subject to tariff	100% subject to tariff	
	Mission and Government	100% subject to tariff	100% subject to tariff	100% subject to tariff	
	Private Hospitals	100% subject to tariff	100% subject to tariff	NOT APPLICABLE	
	Premier Hospitals and Clinics	90% subject to tariff	80% subject to tariff	NOT APPLICABLE	
12 Months waiting period		12 months waiting period			
Specialized Dentistry (Pre-authorization required)	GP/Private Clinics	100% subject to tariff	100% subject to tariff	100% 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% subject to tariff	
		12 Months waiting period	12 Months waiting period	12 Months waiting period	
	Private Hospitals	100% subject to tariff	100% 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			
MATERNITY BENEFIT					
Maternity Cover (including antenatal care limited to 8 visits and post-natal care limited to 2 visits) Shortfalls may apply on all outpatient visits at Premier Hospitals	GP/Private Clinics	100% up to MK5,000,000 subject to tariff	100% up to MK3,500,000 subject to tariff	100% up to MK1,000,000 subject to tariff	
		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	
Pre- authorization/Registration required	Mission and Government	100% up to MK5,000,000 number of pregnancies	100% up to MK3,500,000 number of pregnancies	100% up to MK1,000,000 subject to tariff	
		No limit on the subject to tariff applicable.	No limit on the subject to tariff 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% up to MK5,000,000 subject to tariff	100% up to MK3,500,000 subject to tariff	NOT APPLICABLE	

		MTENDE	MOYO	THANZIPLUS	
	Premier Hospitals and Clinics	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	
		90% up to MK5,000,000 subject to tariff	80% up to MK5,000,000 subject to tariff		
		No limit on the number of pregnancies applicable	No limit on the number of pregnancies applicable	NOT APPLICABLE	
		Caesarean section subject to Doctor's recommendation	Caesarean section subject to Doctor's recommendation		
		12 months waiting period	12 months waiting period		
CHRONIC MEDICATION					
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	100% up to MK1,000,000 subject to tariff	100% up to MK600,000 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 MK600,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period	12 months waiting period		
HEARING AIDS BENEFIT					
	GP/Private Clinics	100% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK100,000 subject to tariff	
		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% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK100,000 subject to tariff	
		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% up to MK600,000 subject to tariff	100% up to MK300,000 subject to tariff	NOT APPLICABLE	
		12 months waiting period, once every 3 years	12 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	
		12 months waiting period, once every 3 years	12 months waiting period once every 3 years		
	OPHTHALMOLOGY BENEFIT				
	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, MK100,000 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

					MTENDE	MOYO	THANZIPLUS
	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, MK100,000 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 100% of bill up to limit above	12 months waiting period, Spectacles limit MK150,000 once every 2 years 100% 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 years. 90% of bill up to limit above		12 months waiting period, Spectacles limit MK150,000 once every 2 years 80% of bill up to limit above					
BLOOD TRANSFUSSION							
		100% subject to tariff.	100% subject to tariff.	100% subject to tariff.			
PHYSIOTHERAPY BENEFIT							
Phvsiotherapy 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	100% up to MK1,000,000 subject to tariff	100% 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 12 months waiting period	80% up to MK500,000 subject to tariff 12 months waiting period	NOT APPLICABLE				
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 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	100% up to MK15,000,000 subject to tariff 24 months waiting period.	100% up to MK8,000,000 subject to tariff 24 months waiting period.	NOT APPLICABLE			
	Premier Hospitals and Clinics	90% up to MK15,000,000 subject to tariff 24 months waiting period.	80% up to MK8,000,000 subject to tariff 24 months waiting period	NOT APPLICABLE			
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			

		MTENDE	MOYO	THANZIPLUS	
	Private Hospitals	100% up to MK15,000,000 subject to tariff	100% 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	12 months waiting period		
ORTHOPAEDICS BENEFIT					
Major Orthopaedics (ORT) - Hip and Knee replacements Pre-authorization	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	100% up to MK4,000,000 subject to tariff	100% 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 Pre-authorization	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	
		100% subject to tariff	100% subject to tariff	100% subject to tariff	
	Mission and Government	Subject to general waiting period	Subject to general waiting period	Subject to general waiting period	
		100% subject to tariff	100% subject to tariff		
	Private Hospitals	Subject to general waiting period	Subject to general waiting period	NOT APPLICABLE	
		90% subject to tariff	80% subject to tariff		
	Premier Hospitals and Clinics	Subject to general waiting period	Subject to general waiting period	NOT APPLICABLE	
	Appliances Pre-authorization	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		100% up to MK300,000 subject to tariff	100% 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		MTENDE	MOYO	THANZIPLUS
Laboratory (LAB)		100% up to MK500,000 subject to tariff	100% up to MK300,000 subject to tariff	100% up to MK200,000 subject to tariff
Radiology (RAD)		100% up to MK500,000 subject to tariff	100% up to MK3,00,000 subject to tariff	100% up to MK200,000 subject to tariff
CT Scan (CTS) Pre-authorization		100% up to MK750,000 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.
MRI Scan (MRI) Pre-authorization		90% up to MK1,000,000 subject to tariff	80% up to MK700,000 subject to tariff	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	100% up to MK500,000 subject to tariff	100% 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)		100% up to MK15,000,000 subject to tariff	100% 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



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