

CARE OPTION

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Inpatient Benefits	Care (MWK)
Inpatient (IP) Limit	1,040,000
Hospitalisation (General medical and surgical wards including Ward and Theatre medicines)	Subject to overall IP Limit
High Care and ICU	Subject to overall IP Limit
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Blood Transfusion	Subject to overall IP Limit
Major Disease Benefit (MDB)	500,000
Oncology Subject to MDB per beneficiary p.a.	250,000
Organ Transplants *D Subject to MDB per beneficiary p.a.	250,000
Chronic Dialysis Subject to MDB per beneficiary p.a.	250,000
Motor Vehicle Accident Subject to MDB	250,000
Physiotherapy *R per beneficiary p.a.	60,000
Medicines to take home (TTO)	22,750
Radiology and Pathology	61,100
Specialised Radiology	One Additional MRI/CT Scan 30% co-pay
Maxillofacial Surgery	250,000
Maternity (Delivery including postpartum and neonatal care)	260,000
Internal and external prosthesis	241,500
Medical Appliances	35,100
Psychiatric hospitalisations	7 days p.a.
Sub-Acute Care	100,000
Ambulance Services	50,000
Emergency Air/Cross-Border Evacuation and Foreign Referral	Not covered
Repatriation of Mortal Remains	Not covered
Emergency Foreign cover	Not covered
Outpatient Benefits	Care (MWK)
Out Patient (OP) Limit	89,375
Consultations Limit	25,000
Specialist Consultations on Referral	1 Visit
Antenatal and Postnatal Benefit *E	Covered
Antenatal & postnatal Consultations	4 Visits
Ultrasounds	2 Scans

Pathology	2 Full Blood Count; VDRL; Urinalysis; HIV-Ag Test
Procedures	41,340
Pathology (Subject to Procedures Limit)	15,000
Radiology (Subject to Procedures Limit)	17,000
HIV / AIDS Benefit *E Anti-retroviral therapy Pathology Tests	Covered according to Malawi HIV Policy
Basic Dentistry	17,200
Specialised Dentistry and Orthodontics *P	Not Covered
Physiotherapy *R	Not Covered
Auxiliary services *R	Not Covered
Acute Medicines	30,000
Chronic Medicines *E	41,600
Optometry (Lens and Frame) - Every 2 years	35,000
Eye Test Subject to Optical Limit	1 Eye Test Every 24 months
Funeral Benefit	60,000

KEY

*E = Enrolment Required

*P = Pre-Authorisation Required

*R = Referral by GP or Specialist required

*D = Donor not covered