

# CAREPLUS OPTION

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Inpatient Benefits	CarePlus (MWK)
Inpatient (IP) Limit	5,200,000
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)	2,500,000
Oncology Subject to MDB per beneficiary p.a.	1,460,000
Organ Transplants *D Subject to MDB per beneficiary p.a.	1,250,000
Chronic Dialysis Subject to MDB per beneficiary p.a.	1,250,000
Motor Vehicle Accident Subject to MDB	1,250,000
Physiotherapy *R per beneficiary p.a.	130,000
Medicines to take home (TTO)	23,400
Radiology and Pathology	123,500
Specialised Radiology	One Additional MRI/CT Scan 30% co-pay
Maxillofacial Surgery	1,245,000
Maternity (Delivery including postpartum and neonatal care)	1,245,000
Internal and external prosthesis	291,000
Medical Appliances	40,300
Psychiatric hospitalisations	7 days p.a.
Sub-Acute Care	100,000
Ambulance Services	100,000
Emergency Air/Cross-Border Evacuation and Foreign Referral	Not covered
Repatriation of Mortal Remains	Not covered
Emergency Foreign cover	Not covered

Outpatient Benefits	CarePlus (MWK)
Outpatient (OP) Limit	244,400
Consultations Limit	58,500
Specialist Consultations on Referral	1 Visit
Antenatal and Postnatal Benefit *E	Covered
Antenatal & postnatal Consultations	4 Visits
Ultrasounds	2 Scans

Pathology	2 Full Blood Counts; VDRL; Urinalysis; HIV-Ag Test
Procedures	104,000
Pathology (Subject to Procedures Limit)	52,000
Radiology (Subject to Procedures Limit)	55,000
HIV / AIDS Benefit *E Anti-retroviral therapy Pathology Tests	Covered according to Malawi HIV Policy
Basic Dentistry	80,000
Specialised Dentistry and Orthodontics *P	160,000
Physiotherapy *R	Not Covered
Auxiliary services *R	Not Covered
Acute Medicines	79,300
Chronic Medicines *E	91,000
Optometry (Lens and Frame) - Every 2 years	55,000
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