

MEDIPLUS OPTION

[Print](#)

Inpatient Benefits	MediPlus (MWK)
Inpatient (IP) Limit	30,000,000
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)	8,000,000
Oncology Subject to MDB per beneficiary p.a.	6,650,000
Organ Transplants *D Subject to MDB per beneficiary p.a.	5,000,000
Chronic Dialysis Subject to MDB per beneficiary p.a.	5,000,000
Motor Vehicle Accident Subject to MDB	5,000,000
Physiotherapy *R per beneficiary p.a.	300,000
Medicines to take home (TTO)	27,300
Radiology and Pathology	370,000
Specialised Radiology	Two Additional MRI/CT Scan 30% co-pay
Maxillofacial Surgery	3,000,000
Maternity (Delivery including postpartum and neonatal care)	15,000,000
Internal and external prosthesis	900,000
Medical Appliances	94,250
Psychiatric hospitalisations	7 days p.a.
Sub-Acute Care	Subject to overall IP Limit
Ambulance Services	250,000
Emergency Air/Cross-Border Evacuation and Foreign Referral	Subject to overall IP Limit
Repatriation of Mortal Remains	1,000,000
Emergency Foreign cover	80,000
Outpatient Benefits	MediPlus (MWK)
Outpatient (OP) Limit	638,950
Consultations Limit	159,900
Specialist Consultations on Referral	2 visits
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	285,000
Pathology (Subject to Procedures Limit)	143,000
Radiology (Subject to Procedures Limit)	143,000
HIV / AIDS Benefit *E Anti-retroviral therapy Pathology Tests	Covered according to Malawi HIV Policy
Basic Dentistry	195,000
Specialised Dentistry and Orthodontics *P	255,000
Physiotherapy *R	Subject to Auxiliary limit
Auxiliary services *R	200,000
Acute Medicines	180,000
Chronic Medicines *E	152,250
Optometry (Lens and Frame) - Every 2 years	160,000
Eye Test Subject to Optical Limit	1 Eye Test Every 24 months
Funeral Benefit	150,000

KEY

*E = Enrolment Required

*P = Pre-Authorisation Required

*R = Referral by GP or Specialist required

*D = Donor not covered