



THE MEDICAL AID SOCIETY OF MALAWI

MASM House, 22 Lower Sclatter Road, P.O. Box 1254, Blantyre, Malawi. Tel: +265 (0) 1 820 298 / +265 (0) 1 820 543. Fax: +265 (0) 1 820 217.
E-mail: management@masm.mw. Website: www.masm.mw.

CIRCULAR

To: All Member Firms and Members

From: The Chief Executive Officer

Date: Thursday, 27 November 2025

2026 MEMBERS' BENEFIT STRUCTURE & REVISION OF CONTRIBUTION RATES

The Board at its recent sitting, in consideration and having reviewed the performance of the Society in 2025 approved that certain benefit limits be adjusted accordingly so that members have ease of access to services.

The 2026 benefits adjustments, to become effective from January 1st, 2026, have been strategically crafted to strengthen member protection, address critical areas of health need, and ensure the continued relevance and competitiveness of the Society's benefit offerings. These enhancements will reinforce the Society's commitment to providing comprehensive and competitive healthcare benefits for all members, while also maintaining long-term sustainability of each scheme.

- The benefit adjustments for 2026 reflect an average increase of 10% for the EconoPlan and 11% for both the VIP and Executive schemes. Total Annual Benefit Limit has also been reviewed to strengthen overall member coverage, with EconoPlan increasing by 7% (K8million), Executive by 14% (K32million), and VIP by 7% (K90million).
- The revisions prioritize benefit lines that recorded high utilization and exhaustion rates in 2025, largely driven by the frequent rise in medical inflation, which has increased the cost of healthcare services and medications. Chronic Drugs is identified as the most highly exhausted benefit category and have been increased by 20% across all schemes to ensure continued access to essential long-term medication. Similarly, General Dentistry has been adjusted by 20% to accommodate rising treatment costs.
- Funeral benefits have also been significantly reviewed, with increases of 33% for EconoPlan(K1million), 50% for Executive(K1.5million), and 53%

BRANCH OFFICE

LILONGWE BRANCH
Behind Capital Hotel
Plot Number 11/59
Area 11
P.O. Box 30381
LILONGWE

Tel: +265 (0) 1 770 678 / 776 427
Fax: +265 (0) 1 773 802

MZUZU BRANCH
Grace Building
P.O. Box 973
MZUZU

Tel: +265 (0) 1 311 376
Tel: +265 (0) 1 311 797

for the VIP scheme (K2.3million), to realign with current costs of providing funeral service.

The Board, mindful of the economic challenges and having assessed performance in the intervening period and analysis of economic trends and to ensure sustainability of the Society, approved that monthly contribution rates be revised on average by 12% for EconoPlan Scheme, 12% for Executive Scheme and 12% for the VIP schemes with effect from January 1st, 2026:

Scheme		Current Rate (K)	Revised Rate (K)
Econo-plan		8,000	9,000
Executive	Member	27,000	30,000
	Dependant (below 18years)	26,000	29,000
EXO		55,000	62,000
VIP	Member	56,000	63,000
	Dependent (below 18years)	50,000	56,000
VIO		78,000	87,000

Please note that the rest of our product offerings have all been adjusted in line with their categories.

The Board is mindful of the pressure this will bring to the membership and the resultant expectations of service providers. The Board shall in this regard continue watching and reviewing the operations of the Society to ensure continued sustainability while assuring members of access to medical care they are accustomed to.

For more information about the revised benefits, please access brochures through our website 'www.masm.mw'.

Trusting to be in order.



Ulemu Katunga PhD FCCA
CHIEF EXECUTIVE OFFICER