

EXECUTIVE SENIOR CITIZEN SCHEME



Your Ultimate healthcare solution

1ST JAN TO 31ST DEC >>>

2026

MISSION STATEMENT



VISION

Creating world-class and transformative healthcare management solutions.

MISSION

To promote members' wellness by providing accessible and excellent services.



CORE VALUES



INTEGRITY



EFFICIENCY



INNOVATIVE



CUSTOMER
CENTRIC



SERVICE
EXCELLENCE



TRANSPARENCY



SCHEME BENEFITS

**TOTAL ANNUAL
BENEFIT LIMIT**

**MWK
32,000,000.00**

**MONTHLY
CONTRIBUTIONS
PER PERSON**

**MWK
90,000.00**

**TERRITORIAL
LIMIT**

SADC, India, Egypt
and Kenya

SERVICES		COVERAGE
A. Emergency Road Evacuation		
1	Ground Ambulance Service within Malawi, subject to tariff.	100% cover subject to tariff
B. Blood Transfusion		
1	Blood Transfusion (BLD)	100% up to annual overall benefit limit subject to tariff.
C. Dentistry		
1	General Dentistry.	100% up to limit of MK317,000 per annum, subject to tariff.
2	Dentures - once every 4 years	100% up to the above Dentistry limit, subject to tariff, prior approval, booking and 12 months wait period.
3	Crowns and Bridges with Lab costs - Once per tooth and once every 5 Years	100% subject to the above General Dentistry limit, subject to tariff, prior approval, booking and 12 months wait period.
4	In-lays and On-lays allowed on one tooth every 4years	100% subject to the above General Dentistry limit, subject to tariff, prior approval, booking and 12 months wait period. (Government & Mission hospitals only)
5	Implants	NIL
D. Drugs		
1	Local and Foreign Prescriptions including Essential Drug List (EDL), Normal Branded Drugs (NBD), Normal Generic Drugs (NGD), approved range of Vaccines (VAC), Anti-Retro Viro Drugs (ARV), Fertility Drugs (FER), and approved range of Over-the-Counter Drugs (OTC)	MK336,000 per annum, subject to tariff.
a	GP, Private, Pharmacies, Mission and Government hospitals	100% subject to tariff and above prescription limit
b	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above prescription limit

SERVICES		COVERAGE
2	Chronic Drugs; CGD and CBD both local and foreign	MK1,150,200 per annum subject to MASM agreed tariffs. No waiting periods.
a	GP, Private, Mission and Government hospital	100% subject to tariff and above prescription limit
b	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
E.	Foreign Treatment - SADC Region, India, Egypt & Kenya	
1	Foreign Treatment for approved referrals	100% up to limit of MK11,000,000 per annum subject to tariff, 24 months wait period and pre-authorization.
2	Repatriation of remains to Malawi, for approved referrals	MK2,400,000
F.	Hospitalization for Medical and Surgical Procedures, Theatre fee, Anaesthetic charges & Surgical sundries.	
1	Minor Procedures (MIN)	100% up to annual maximum benefit limit subject to tariff.
2	Hospitalisation including, Major Procedures (MAJ), Anaesthetics (ANA), Sundries (SUN), Ward Fees (WRD), Intensive Care Unit (ICU), laboratory and Drugs	100% up to annual maximum benefit limit, subject to tariff, pre- authorisation and 3 months wait period.
3	Maxilo-facial Surgery	100% up to limit of MK1,500,000.00, subject to tariff, prior approval, booking and 12 months wait period.
4	Home Based Care (HBC)	100% up to limit of MK350,000.00 per annum, subject to tariff, pre-authorization and 12 months wait period.
G.	Obstetrics Cover - Maternity	
H.	Ophthalmology	
a	Ophthalmology Procedures (OPT)	MK3,885,000 limit per annum subject to agreed tariff, pre-authorization and 3 months wait period on acute illness and 12 months wait period on Chronic illness
b	GP, Mission and Government hospital	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
2	Optical Equipment (OPE) / Spectacles - every 2 Years	100% up to MK130,800 limit every 2 years, subject to tariff, pre-authorization and 12 months wait period.

SERVICES		COVERAGE
I	Consultation - Limited to one consultation per day per condition	
1	Consultation (CON)	MK275,000 per annum subject to tariff
a	GP, Mission, and Government hospital	100% subject to tariff and above limit
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit.
2	Specialist Consultation (local); Physician, Psychiatrist, Ophthalmologist, Obstetrician & Gynaecologist, Paediatrician, etc.	Up to the above Consultation limit, subject to tariff, referral and 3 months wait period.
a	Mission and Government hospital	100% subject to tariff and above limit
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
3	Specialist Consultation (Visiting)	Consultation limit, subject to tariff pre-authorization and 12 months wait period
a	Mission and Government hospital	100% subject to tariff and above limit
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit.
J	Rehabilitation Therapies	
1	Physiotherapy (PHY)	MK360,000 per annum subject to tariff, referral and booking.
a	GP, Mission, and Government hospital	100% subject to tariff and above limit
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit.

SERVICES		COVERAGE
2	Speech Therapy	MK300,000 per annum subject to tariff, referral, and preauthorization.
3	Occupational Therapy	MK300,000 per annum subject to tariff, referral, and preauthorization.
a	Mission and Government hospital	100% subject to tariff and above limit
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
K	Laboratory & Body Scans	
1	Laboratory (LAB)	MK 330,000 per annum subject to tariff.
a	GP, Mission, and Government hospital	100% subject to tariff and above limit
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
2	Specialised laboratory	100% subject to the limit of MK 550,000 per annum, referral and preauthorization and 12 months wait period.
3	Radiology (RAD)	MK180,000 per annum subject to tariff.
a	Mission and Government hospital	100% subject to tariff and above limit.
b	Private hospitals and clinics	100% subject to tariff and above limit.
c	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
4	CT Scan (CTS)	MK550,000 per annum subject to tariff and 12 months wait period.
a	Private, Mission and Government hospital	100% subject to tariff and above limit.
b	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit.

SERVICES		COVERAGE
5	MRI Scan - (MRI)	MK750,000 per annum subject to tariff, booking and 12 months wait period.
a	Private, Mission and Government hospital	100% subject to tariff and above
b	Private Premier Hospitals/All Specialists in all Hospitals	75% subject to tariff and above limit
L	Hearing Aids	
	Hearing Aids (EAR) - Once every 3 years	100% up to limit of MK500,000 every 3 years, subject to tariff and 24 months wait period.
1		
M	Kidney Disease	
1	Dialysis (DIA)	100% up to MK15,050,000.00 annually, subject to tariff, pre-authorization and 24 months wait period
2	Anti- reject drugs	100% subject to above dialysis benefit limit, tariff, pre-authorization, and 24 months wait period.
a	Private hospitals and clinics	100% subject to above dialysis benefit limit, tariff, pre-authorization and 24 months wait period.
b	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above dialysis benefit limit, tariff, pre-authorization and 24 months wait period.
N	Mental Health and Rehabilitation Services	
	Mental Health and Rehabilitation Services	100% up to limit of MK1,000,000 per annum, subject to tariff, booking and 3 months wait period.
O	Orthopaedics	
1	Major Orthopaedics (ORT) - i.e. Hip and knee replacements	100% up to limit of MK4,425,500 per annum subject to tariff and 24 months wait period.
2	Minor Orthopaedic procedures	100% up to the above Orthopedic limit subject to tariff and 3 months wait period
P	Orthopaedic Appliances	
1	Prosthesis	100% up to limit of MK600,000 per annum subject to tariff & 12 months wait period.

SERVICES		COVERAGE
2	General Orthopaedic Appliances	100% up to the above Orthopedic limit subject to tariff and 3 months wait period
Q	Oncology	
1	Cancer Treatment (ONC) including chemotherapy and radiotherapy - Government & Mission hospitals, Private and pharmacies	100% up to MK2, 000, 000 subject to tariff, pre-authorization and 3 months wait period.
b	Private hospitals and clinics	100% subject to above oncology benefit limit, tariff, pre-authorization and 24 months wait period
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above oncology benefit limit, tariff, pre-authorization and 24 months wait period
R	PANDEMIC Benefit subject to Government recommendation	
a	In patient Pandemic management	100% up to MK2, 000, 000 subject to tariff, pre-authorization and 3 months wait period.
b	In patient Pandemic Laboratory	100% subject to above Pandemic benefit limit and tariff.
c	Outpatient Pandemic management	100% subject to above Pandemic benefit limit and tariff.
d	Outpatient Pandemic Laboratory	100% subject to above Pandemic benefit limit and tariff.
S	Funeral Benefit	
1	Funeral Benefit (FUN)	Funeral Benefit provided as a service up to MK1,500,000



MASM **EXCLUSIONS**



The Medical Aid Society of Malawi (MASM) is a member owned organization whose funds are through member contributions hence the funds are limited and in dire need of good stewardship. MASM offers its services only through its various products which have a well-defined scope of coverage. The Medical Aid Society of Malawi shall not be liable for payment of the following:

1 ADMISSIONS

- i. Admitting MASM members without Pre-authorization.
- ii. Private wards - coverage will be up to the price charged for the general ward and the difference will be charged as excess to be borne by the member.
- iii. Guardian's fees - all guardian expenses are excluded.
- iv. Meals - these are already included in the ward fees.
- v. Admission before the expiry of the admission wait period.
- vi. Nursing fee - this is already factored in the treatment fees.

2 TREATMENT BY GENERAL PRACTITIONER

- i Treatment provided to member by a medical practitioner not registered with MASM.
- ii Treatment provided to member by a medical practitioner not registered with any appropriate regulatory authority e.g. Medical Council of Malawi.

3 MEMBERSHIP

- i Any person above the age of 55 years cannot be registered on any of our generic scheme options as a new member but can be registered under these senior citizen scheme options.
- ii Any member account or firm account that has not paid contributions in advance will automatically be suspended.
- iii If the member or firm account has not been paid for three consecutive months, it will be closed on the 1st of the 4th month.

4 SPECIALIST TREATMENT

RESIDENT

- i Specialist treatment given to members without referral from a primary care provider, another specialist, or a medical institution.
- ii A referral letter without complete and accurate documentation of medical necessity.
- iii A referral letter evidently provided on member's request.
- iv Minor or major procedures rendered without pre-authorization.
- v Treatment rendered to members before the expiry of the applicable wait period.

VISITING FOREIGN SPECIALIST

- i Medical services rendered to members who have been on MASM for less than twelve to twenty-four consecutive months as applicable.
- ii Where a member does not have an approval from MASM.
- iii Treatment provided to non-qualifying members as per Scheme rules.

FOREIGN SPECIALIST REFERRALS

- i Treatment is available locally.
- ii Foreign medical treatment or medical services not approved by MASM.
- iii Specialist treatment given to members without referral letter from a local specialist of appropriate and relevant discipline. For example, a physician referring an orthopaedic case.
- iv Where a referral letter has no complete and accurate documentation of medical necessity.
- v Where a referral letter is evidently provided on member's request.
- vi Miscellaneous expenses which are non-medical in nature; for example, telephones, taxes such as value added tax (VAT), bank charges, hotel accommodation, transportation costs etc. Members are encouraged to claim VAT or any refundable taxes at ports of exit in relevant countries.
- vii Self-referrals are not covered.
- viii Referrals to countries outside MASM territorial limit.

5 MATERNITY SERVICES

- i Accessing maternity services without prior approval from MASM.
- ii In cases where maternity limit has been exhausted.
- iii Where member/dependent has not been on MASM for 12 consecutive months.
- iv Where member/dependent conceives and delivers within 24 consecutive months from last delivery on MASM scheme.
- v Foreign maternity services

6 DENTAL TREATMENT

- i Dental floss & Mouth wash.
- ii Accessing specialized dental treatment before 12 months waiting period has elapsed.
- iii Orthodontic treatment provided without booking/pre-authorization by MASM.
- iv Dental implants
- v Accessing Orthodontic treatment after the age of 21 years.
- vi Foreign Dental Services
- vii Lingual orthodontics.
- viii Dental appliances for habit breaking.
- ix Periodontal surgery.
- x Cosmetic procedures such as bleaching, resin and porcelain inlays, laminate veneers.
- xi Oral hygiene instructions and caries susceptibility tests.
- xii Electro-gnathographic recordings.
- xiii Hospitalization for orthodontic related surgery
- xiv Orthodontic re-treatment.
- xv Bone regeneration procedures for compensation of dento-alveolar bone loss, including sinus lift procedures.
- xvi Endodontic procedures on primary teeth.
- xvii Orthognathic (jaw) surgery for realignment of teeth. Exceptions are severe facial deformity caused by a. B. its shall be vetted and determined by Society.
- xviii Fissure sealants.

7 MEDICINES/DRUGS

- i. ARVS (antiretroviral drugs) not covered by MBCH or NAC
- ii. Drugs not registered with the Poisons and Medicines Regulatory Authority of Malawi.
- iii. Courier charges for importation of continuation medicines
- iv. Prophylactic treatment such as but not limited to malarial prophylaxes, contraceptives, vaccines covered by Government for free and travel vaccines. Vaccines such as Anti-rabies, Tetanus, Cervical cancer and Hepatitis B are covered (T & Cs apply).
- v. Obesity/slimming/weight loss drugs.
- vi. Antiseptics and disinfectants e.g., Dettol solution.
- vii. Supplements such as food supplements, vitamins, minerals, herbal remedies, immune boosters etc.
- viii. Isotretinoin and all Vitamin A derivatives

8 ORTHOPAEDIC APPLIANCES

No awards will be made in respect of:

- i. Limb prosthetics after amputation
- ii. Repairs or adjustments of appliances which were not covered by MASM.
- iii. Labor charges and technicians' fees are related to excluded appliances.
- iv. Footwear raises, inserts wedges pads, toe-tips and caps.
- v. Walking sticks, bath aids, etc. Toilet raisers.

- i. Equipment commonly used for non- medical purposes.
- ii. Blood pressure monitoring machines
- iii. Blood sugar monitoring machines
- iv. Air humidifiers, nebulisers and CPAP machines.
- v. Oxygen concentrator or cylinder
- vi. Expenses incurred for eyeglasses, or contact lenses not used for the correction of vision are excluded for lack of medical indication, e.g. Plano lens prescriptions, sunglasses.
- vii. Sleeping devices and all other associated appliances for sleep treatments.
- viii. Any equipment not explicitly stated that it is covered under a MASM product.

- i Treatment not specified that it is covered under different MASM Scheme products.
- ii Treatment of cosmetic nature (plastic surgery) e.g., face lifts, breast adjustments, keloid removal, liposuction, limb prosthetics after amputation etc. Treatment received at these cosmetic clinics and any investigations arising from such consultations are excluded. Acne - its diagnosis, treatment and any form of its management except for Acne vulgaris diagnosed by dermatologist.
- iii Medical reports, examinations and tests for employment, insurance, education, immigration, visas, court, travel purposes or vacation e.t.c.
- iv Treatment for which cost is recoverable in law from any other body, party or an insurance policy.
- v Treatment or death arising from any willful or deliberate self-inflicted injury or any attempted threat, negligence, suicide attempt.
- vi Injuries arising from breaking the law e.g., injuries arising while robbing.
- vii Injuries arising from participation in hazardous sport or any sport for monetary gain.
- viii Services which are available for free or at a nominal charge e.g., family planning services, under-five clinic services, under-five EPI vaccines and mandatory vaccines for other countries.
- ix Treatment or services for which limit of benefit in a specified period has been exhausted by the beneficiary.
- x Treatment or services which have been specifically excluded under a scheme.
- xi Geriatric care.
- xii Out-of-date claims i.e., claims submitted to society by either service provider or member for payment after 90 days from date of treatment.
- xiii Air tickets
- xiv Complementary or alternative medicine/treatment such as hypnotics, herbalists, traditional healers, homeopaths, naturopaths, osteopaths, acupuncturists e.t.c.
- xv Treatment by family members, or to relatives of the treating doctor or any form of auto-therapy.
- xvi Treatment for pre-existing conditions or their complications e.g., cancer, diabetes, hypertension, renal failure, pregnancy, joint replacements etc.
- xvii Accommodation or treatment received at slimming clinics or such.
- xviii Bariatric surgery for weight loss or its variations for example gastric (stomach) bypass, sleeve gastrectomy, adjustable gastric band, stomach stapling and liposuction. These are all excluded whether or not there are other medical conditions related to or caused by obesity or not.
- xix Novel treatments of questionable validity or treatments in experimental stages.

10 GENERAL EXCLUSIONS

- xx Congenital conditions and treatment of their sequels such as mental retardation and learning disabilities.
- xxi When a hospital admission (local or foreign) or foreign treatment lapses into a new benefit year, the benefits applicable at the start of treatment shall apply for the whole duration of the sickness. Once the old year benefits are exhausted during the admission, the benefits from the new year will be applicable in a prorated manner, month- wise.
- xxii Hyperbaric oxygen treatment/oxygen tent
- xxiii Illnesses during personal/business foreign trips or foreign schooling. Members are encouraged to obtain separate medical travel insurance from other providers.
- xxiv Examinations, tests and treatments for sleep disorders.

11 MISCELLANEOUS EXPENSES

- i Birth/death medical reports
- ii Genetic (DNA) testing/screening for existence of hereditary problems or for paternity tests.
- iii In-vitro fertilization (IVF).
- iv Private nursing
- v Screening tests for blood, organ, or tissue donors even if a donor is a member.
- vi Treatment at Screening clinics. The industry regulatory authority deems treatment at outreach posts medical negligence and assault as these are carried out at unregistered premises and without written consent of the subject e.g., Cost of Spectacles obtained from conduction of office campaigns will not be honoured by MASM.
- vii Home Based Care
 - a. Without a motivational letter or specialist recommendation specifying the kind of treatment needed.
 - b. Administered by a practitioner not registered with MASM and Medical Council of Malawi as a Home-based care provider.
 - c. In the absence of a registered home-based care provider, a written consent between the provider and the patient must be submitted absolving MASM for any eventualities.
 - d. Home Based Care benefit will only be for medical treatment. Transportation costs will be borne by the family.

12 EMERGING DISEASES, NEW PANDEMICS AND FORMIDABLE EPIDEMICS

- i Emerging diseases reportable to the Government whose treatment guidelines are not established nationally.
- ii Pandemic diseases and formidable epidemics are under the coverage of Government by law (Public Health Act, sections 12 and 30). MASM is subject to that law. However, with time, some pandemics might become endemic, for example HIV/AIDS, and covid 19. When such is the case, MASM will monitor the government directives permitting private health facilities to cover pandemic diseases because of lack of capacity. With time, MASM may advise special coverage at a benefit-limit sustainable to the Society, after an analysis.



“The interpretation of all the above rules in this brochure is as applied or operationalized by MASM. The letter and intent of these rules solely rests with MASM. If there are any doubts as to the applicability of these rules, please consult MASM before risking on a medical transaction which you are not sure whether MASM will cover or not. Where possible insist on a written preauthorization from MASM”.



DO NOT LEAVE THE HOSPITAL WITHOUT KNOWING & SIGNING FOR YOUR BILL

sign for your bill before leaving the hospital.

If you are forced to sign before knowing your bill or experience any other challenges, please call or report to MASM.

Call centre

4277

Operations Hot line

0887397691





PRACTICE HEALTHY LIVING

JOIN US AT MASM GYM TODAY

→ JOIN NOW

AEROBICS

CARDIO

BODY BUILDING

NUTRITIONIST

CROSSFIT

BOXING

BLANTYRE

MASM House,
22 Lower Scatter Road

LILONGWE

Area 3 Lilongwe
At Bishop Mackenzie roundabout

7 DAYS A WEEK TRAININGS

5:00 AM - 8:00 PM

MASM CALL CENTER

4277



MediClinics



REGISTER YOUR BIOMETRICS



Experience

Innovative, faster and more efficient services

We therefore urge all existing and new MASM members to register to ensure efficient service delivery with the new biometric system.

Look out for MASM staff at your workplace or visit MASM offices in Blantyre, Lilongwe and Mzuzu to register



#staycovered #MASMhealth

T & C's Apply



EMS



MediClinics

FOR MORE INFORMATION

Call 4277 for further information or visit your nearest MASM offices.

**I NO LONGER
WORRY ABOUT MY
PARENTS' HEALTHCARE
BACK HOME . . .**

INTRODUCING MASM IN DIASPORA

WHAT DO WE OFFER ON MASM IN DIASPORA

1 Diverse Schemes

From basic medical coverage to premium health plans that boast of the Econoplan, Executive and VIP schemes, MASM offers these tailored schemes to suit various needs and budgets.

3 24/7 Support

Your well-being is our priority. Count on us for round the clock assistance and support through our mediclinics, ambulances and the call Centre.

2 Extensive network of providers

Access top notch healthcare services through our vast network of trusted medical facilities and professionals in private and mission facilities.

4 Wellness Programs

Stay proactive about health with our wellness initiatives that include gym facilities.

HOW TO REGISTER

1 Enroll

Choose the appropriate MASM health insurance plan based on the needs of your loved ones. Contact MASM to get detailed information and assistance with enrollment.

2 Make Payments

Initial 3 months payment contribution can be conveniently made through the First Capital Bank Malawi MASM account (and others)

HOW TO PAY



- BANK NAME: NBS
- ACCOUNT NAME : MASM FCDA ACCOUNT
- ACCOUNT NUMBER: 14223843
- SWIFT CODE: NBSTMWMW
- RECEIVING BANK : CITIBANK NEW YORK 111 WALL STREET
- CODE: CITI US33



- BANK NAME: STANDARD BANK
- ACCOUNT NAME : MASM FCDA
- ACCOUNT NUMBER: 9100004214223
- SWIFT CODE: SBICMWMX
- RECEIVING BANK : DEUTSCHE BANK TRUST
- CODE: BKTR US33



- BANK NAME: FCB
- ACCOUNT NAME : MEDICAL AID SOCIETY OF MALAWI
- ACCOUNT NUMBER: 0003514001080
- SWIFT CODE: FRCGMWMW
- RECEIVING BANK : CITIBANK N.A., NEW YORK, 111 WALL STREET
- CODE: CITI US 33



To enroll in one of our health insurance plans, please contact MASM directly on **infodesk@masm.mw** or visit our website **www.masm.mw**.



#staycovered #MASMhealth

T & C's Apply



FOR MORE INFORMATION

Call 4277 or visit your nearest MASM office.



BLANTYRE BRANCH >>

MASM House
22 Lower Scatter Road
P.O. Box 1254, Blantyre Malawi
TEL: 0111 820 370 / 0111 820 298

LILONGWE BRANCH >>

MASM Complex, Area 11
Behind Capital Hotel
P.O. Box 30381 Lilongwe 3
TEL: 017 70 678

MZUZU BRANCH >>

Grace Building
P.O. Box 973, Mzuzu
TEL: 021 13 11 797



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MASM CALL CENTER

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MASM EMAIL

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