

VIP PREMIER SCHEME



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
100,000,000.00**

**MONTHLY
CONTRIBUTIONS
PER PERSON**

**ADULT
MWK 144,000.00**

**CHILD (18 BELOW)
MWK 120,000.00**

**TERRITORIAL
LIMIT**

SADC, India, Egypt
and Kenya

SERVICES		COVERAGE
A.	Emergency Road Evacuation	
1	Ground Ambulance Service within Malawi, subject to tariff.	100% cover
B.	Blood Transfusion	
1	Blood Transfusion (BLD)	100% up to annual overall benefit limit
C.	Dentistry	
1	General Dentistry.	100% up to limit of MK800,000 per annum
2	Dentures - once every 4 years	100% up to the above Dentistry limit, Prior Approval, booking and 12 months wait period.
3	Crowns and Bridges with Lab costs - Once per tooth and once every 5 Years	100% up to the above Dentistry limit, Prior Approval, booking and 12 months wait period.
4	In-lays and On-lays allowed on one tooth every 4years	100% up to the above Dentistry limit, Prior Approval, booking and 12 months wait period.
5	Implants	Not Covered
6	Orthodontic/Braces - Once per lifetime and not for members older than 21 years	100% up to the above Dentistry limit, booking and 12 months wait period
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)	MK700,000 per annum
a	GP, Private, Pharmacies, Mission and Government hospitals	100% subject to above sublimit
b	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above sublimit
2	Chronic Drugs; CGD and CBD both local and foreign	MK2,000,000 per annum, and 12 months wait period.
a	GP, Private, Mission and Government hospital	100% subject to above sublimit
b	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above sublimit

SERVICES		COVERAGE
3	Non-Payable Drugs (NPD) e.g., Contraceptives, Malaria prophylaxis, excluded vaccines, antiseptics, food Supplements, slimming tablets, vitamins, herbal products, and other ranges of OTCs.	Not Covered
E. Foreign Treatment - SADC Region, India, Egypt & Kenya		
1	Foreign Treatment for approved referrals	100% up to limit of MK 21,500,000 per annum subject to tariff, 12 months waiting period and pre-authorization except for Kidney and Oncology benefit lines which are subject to 24 months waiting period.
2	Repatriation of remains to Malawi, for approved referrals	MK4,800,000
F Hospitalization for Medical and Surgical Procedures, Theatre fee, Anaesthetic charges & Surgical sundries.		
1	Minor Procedures (MIN)	100% up to annual maximum benefit limit.
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, pre-authorisation and 3 months wait period.
3	Maxilo-facial Surgery	100% up to limit of MK3,500,000.00, prior approval, booking and 12 months wait period.
4	Home Based Care (HBC)	100% up to limit of MK545,000 per annum, pre-authorisation and 12 months wait period.
G. Obstetrics Cover - Maternity		
1	Obstetrics cover including ante- natal care Limited to 8 visits and post-natal care Limited to 2 visits.	100% up to benefit limit, every 2 years, and 12 months wait period.
2	Obstetric scan (OBS)	MK200,000 every 2 years, booking and 12 months wait period.
a	GP, Mission, and Government hospital	100% of stipulated limit
b	Private hospitals and clinics	100% of stipulated limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to stipulated limit
3	Normal Delivery Limited to one birth every two years	100% subject to limit, pre- authorisation and 12 months wait period.
4	Caesarean Section Limited to one birth every two years.	100% subject to limit, pre- authorisation and 12 months wait period.

SERVICES		COVERAGE
5	Neonate care	100% up to MK10,000,000 subject to agreed tariff, pre-authorisation and maternal 12 months wait period. (Shortfalls apply for OPD services in Premier Hospitals)
H. Ophthalmology		
a	Ophthalmology Procedures (OPT)	MK5, 050,500 limit per annum, pre-authorisation 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 above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
2	Optical Equipment (OPE) / Spectacles - every 2 Years	100% up to MK300,000 limit every 2 years, pre-authorisation and 12 months wait period.
I Consultation - Limited to one consultation per day per condition		
1	Consultation (CON)	MK485,000 per annum subject to tariff.
a	GP, Mission, and Government hospital	100% subject to above limit
b	Private hospitals and clinics	100% subject to above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
2	Specialist Consultation (local); Physician, Psychiatrist, Ophthalmologist, Obstetrician & Gynaecologist, Paediatrician, etc.	Up to the above Consultation limit, referral and 3 months wait period
a	Mission and Government hospital	100% subject to above limit
b	Private hospitals and clinics	100% subject to above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
3	Specialist Consultation (Visiting)	Consultation limit, pre-authorisation and 12 months wait period
a	Mission and Government hospital	100% subject to above limit
b	Private hospitals and clinics	100% subject to above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
J Rehabilitation Therapies		
1	Physiotherapy (PHY)	MK650,000per annum, referral and booking.

SERVICES		COVERAGE
2	Speech Therapy	MK550,000 per annum, referral, and preauthorization.
3	Occupational Therapy	MK550,000 per annum, referral, and preauthorization.
a	Mission and Government hospital	100% subject to above limit
b	Private hospitals and clinics	100% subject to above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
K	Laboratory & Body Scans	
1	Laboratory (LAB)	MK654,000 per annum.
a	GP, Mission, and Government hospital	100% subject to above limit
b	Private hospitals and clinics	100% subject to above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
2	Specialised laboratory	100% subject to the limit of MK1,100,000 per annum, referral and preauth and 12 months wait period
3	Radiology (RAD)	MK320,000 per annum.
a	Mission and Government hospital	100% subject to above limit
b	Private hospitals and clinics	100% subject to above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
4	CT Scan (CTS)	Requested by Specialist Doctors only, MK850,000 per annum and 12 months wait period.
a	Private, Mission and Government hospital	100% subject to above limit
b	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
5	MRI Scan - (MRI)	Requested by Specialist Doctors only, MK1,300,000 per annum, booking and 12 months wait period.
a	Private, Mission and Government hospital	100% subject to above limit

SERVICES		COVERAGE
b	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above limit
L	Hearing Aids	
1	Hearing Aids (EAR) - Once every 3 years	100% up to limit of MK800,000 every 3 years, and 24 months wait period.
M	Kidney Disease	
1	Dialysis (DIA)	100% up to MK30,000,000, Pre-Authorization and 24 months wait period.
2	Anti- reject drugs	100% subject to above dialysis benefit limit, Pre-Authorization, and 24 months wait period.
a	Private hospitals and clinics	100% subject to above dialysis benefit limit, Pre-Authorization, and 24 months wait period.
b	Private Premier Hospitals/All Specialists in all Hospitals	100% subject to above dialysis benefit limit, Pre-Authorization, and 24 months wait period.
N	Mental Health and Rehabilitation Services	
1	Mental Health and Rehabilitation Services	100% up to limit of MK1,250,000 per annum, booking and 3 months wait period.
O	Orthopaedics	
1	Major Orthopaedics (ORT) - i.e. Hip and knee replacements	100% up to limit of MK7,150,000 per annum and 24 months wait period.
2	Minor Orthopaedic procedures	100% up to the above Orthopaedic limit subject to tariff and 3 months wait period.
P	Orthopaedic Appliances	
1	Prosthesis	100% up to limit of MK1,700,000 per annum subject to tariff & 12 months wait period.
2	General Orthopaedic Appliances	100% up to the above Orthopaedic Appliances limit
Q	Oncology	
1	Cancer Treatment (ONC) including chemotherapy and radiotherapy - Government & Mission hospitals, Private and pharmacies	100% up to MK23,000,000, Pre-Authorization and 24 months wait period.
b	Private hospitals and clinics	100% up to above benefit limit, Pre-Authorization and 24 months wait period.
c	Private Premier Hospitals/All Specialists in all Hospitals	100% up to above benefit limit, Pre-Authorization and 24 months wait period.

SERVICES		COVERAGE
R	PANDEMIC Benefit subject to Government recommendation	
a	In patient Pandemic management	100% up to MK5,000,000 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 MK2,300,000 subject to 6 months wait period.



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
	<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> i. Treatment provided to members 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	SPECIALIST TREATMENT
	RESIDENT
	<ul style="list-style-type: none"> 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 at the 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
	<ul style="list-style-type: none"> 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 approval from MASM. iii. Treatment provided to non-qualifying members as per Scheme rules.
	FOREIGN SPECIALIST REFERRALS
	<ul style="list-style-type: none"> iv. Treatment is available locally. v. Foreign medical treatment or medical services not approved by MASM. vi. Specialist treatment given to members without referral letter from a local specialist of appropriate and relevant discipline. For example, a physician referring to an orthopaedic case. vii. Where a referral letter has no complete and accurate documentation of medical necessity. viii. Where a referral letter is evidently provided on member's request. ix. 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. x. Self-referrals are not covered. xi. Referrals to countries outside MASM territorial limit.

4 MATERNITY SERVICES

- i. Accessing maternity services without prior approval from MASM.
- ii. In cases where maternity limit has been exhausted.
- iii. Where members have not been on MASM for 12 consecutive months.
- iv. Where members conceive and deliver within 24 consecutive months from last delivery on MASM.
- v. Foreign maternity services.

5 DENTAL TREATMENT

- i. Dental floss and 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 breaking habits.
- 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 trauma. Benefits shall be vetted and determined by MASM.
- xviii. Fissure sealants.

6 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. Chronic medicines claimed before the member has clocked 12 consecutive months on the schemes.
- ix. Isotretinoin and all Vitamin A derivatives.

7 ORTHOPAEDIC APPLIANCES

No prizes 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.

8 OTHER OUTPATIENT APPLIANCES OR EQUIPMENT

- 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.

9 GENERAL EXCLUSIONS

- 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 product.
- xi. Geriatric care.
- xii. Out-of-date claims i.e., claims submitted to the society by either service provider or member for payment after 90 days from date of treatment or service.
- 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.

9 GENERAL EXCLUSIONS

- xvi. Treatment for pre-existing conditions or their complications before expiry of applicable waiting periods 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 there are other medical conditions related to or caused by obesity or not.
- xix. Novel treatments of questionable validity or treatments in experimental stages.
- 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 over into a new benefit year, the benefits applicable at the start of treatment shall apply for the whole duration of the treatment until it is exhausted. 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.

10 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 the medical treatment. Transportation costs will be borne by the family

- 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: NBSTMWMM
- RECEIVING BANK : CITIBANK NEW YORK 11 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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