

1ST JULY 30TH JUNE
2023-2024

MASM **VIP SENIOR** **CITIZEN SCHEME**

GET TO KNOW MORE ABOUT VIP SENIOR CITIZEN SCHEME



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MISSION STATEMENT



To be a market leader in the provision of affordable healthcare solutions to all.



We endeavor to satisfy our members by providing innovative and affordable healthcare solutions through our wide network of services providers and efficient processes.

CORE VALUES



Integrity

Moral uprightness defines our way of doing business.



Efficient

Proficient process optimization to the satisfaction of our members and service providers



Innovative

Always finding best ways to serve members and service providers.



Customer Excellence

Member's satisfaction is our top priority.

"Your ultimate healthcare solution"

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VIP SENIOR CITIZEN SCHEME BENEFITS



MASM SCHEME BENEFITS TABLE

Total Annual Benefit Limit per person

Monthly Contributions per person - Adult
above 55

Territorial Limit

VIP SENIOR CITIZEN

MWK 72,000,000.00

MWK 100,000.00

SADC, India, Egypt, and Kenya

SERVICES		COVERAGE
A	Emergency Road Evacuation	
1	Ground Ambulance Service within Malawi.	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 MK500,000 per annum, subject to tariff.
2	Dentures - once every 4 years	100% subject to the above General 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	Inlays and Onlays 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.
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-Retroviral Drugs (ARV), Fertility Drugs (FER), and approved range of Over-the-Counter Drugs (OTC)	MK605,000 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	90% subject to tariff and above prescription limit
2	Chronic Drugs; CGD and CBD both local and foreign	MK1,331,000 per annum, subject to tariff and 24 months wait period.
a	GP, Private, Mission and Government hospitals	100% subject to tariff and above limit.
b	Private Premier Hospitals/All Specialists in all Hospitals	90% subject to tariff and above limit.
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.	Nil

SERVICES		COVERAGE
E	Foreign Treatment - SADC, India, Egypt & Kenya	
1	Foreign Treatment for approved referrals.	100% up to limit of MK16,000,000 per annum subject to tariff, 24 months wait period and pre-authorization.
2	Repatriation of remains to Malawi for approved referrals	MK2,000,000
F	Hospitalization for Medical and Surgical Procedures, Theatre fee, Anesthetic charges & Surgical sundries.	
1	Minor Procedures (MIN)	100% up to annual maximum benefit limit subject to tariff.
2	Hospitalization including, Major Procedures (MAJ), Anesthetics (ANA), Sundries (SUN), Ward Fees (WRD), Intensive Care Unit (ICU), and Drugs	100% up to annual maximum benefit limit subject to tariff, pre-authorization and 3 months wait period.
3	Home Based Care (HBC)	100% up to limit of MK550,000 per annum, subject to tariff, pre-authorization and 12 months wait
G	Obstetrics Cover - Maternity	
H	Ophthalmology	
a	Ophthalmology Procedures (OPT)	MK1,650,000 limit per annum and 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 hospitals	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	90% subject to tariff and above limit
2	Optical Equipment (OPE) / Spectacles - every 2 Years.	100% up to MK170,000 limit every 2 years, subject to tariff, pre-authorization and 12 months wait period.
I	Consultation - Limited to one consultation per day per condition	
1	Consultation (CON)	MK400,000 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	90% subject to tariff and above limit
2	Specialist Consultation (local); Physician, Psychiatrist, Ophthalmologist, Obstetrician & Gynecologist, Pediatrician, etc.	Up to the above Consultation limit, subject to tariff, referral and 3 months wait period.
a	Mission and Government hospitals	100% subject to tariff and above limit

SERVICES		COVERAGE
I	Consultation - Limited to one consultation per day per condition	
b	Private hospitals and clinics	100% subject to tariff and above limit
c	Private Premier Hospitals/All Specialists in all Hospitals	90% 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 hospitals	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	90% subject to tariff and above limit
J	Rehabilitation Therapies	
1	Physiotherapy (PHY)	MK550,000 per annum subject to tariff, referral and booking.
2	Speech Therapy	MK500,000 per annum subject to tariff, referral, and preauthorization.
3	Occupational Therapy	MK500,000 per annum subject to tariff, referral, and preauthorization.
a	Mission and Government hospitals	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	90% subject to tariff and above limit
K	Laboratory & Body Scans	
1	Laboratory (LAB)	MK 500,000 per annum subject to tariff.
a	GP, Mission and Government hospitals	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	90% subject to tariff and above limit
2	Specialized laboratory	100% subject to the limit of MK1,000,000 per annum, referral and preauthorization and 12 months wait period.
3	Radiology (RAD)	MK250,000 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	90% subject to tariff and above limit
4	CT Scan (CTS)	MK750,000 per annum subject to tariff and 12 months wait period.
a	Private, Mission and Government hospitals	100% subject to tariff and above limit
b	Private Premier Hospitals/All Specialists in all Hospitals	90% subject to tariff and above limit
5	MRI Scan - (MRI)	M1,000,000 per annum subject to tariff, booking and 12 months wait period.

SERVICES		COVERAGE
K	Laboratory & Body Scans	
a	Private, Mission and Government hospitals	100% subject to tariff and above limit
b	Private Premier Hospitals/All Specialists in all Hospitals	90% subject to tariff and above limit
L	Hearing Aids	
1	Hearing Aids (EAR) - Once every 3 years	100% up to limit of MK726,600 every 3 years, subject to tariff and 24 months wait period.
M	Mental Health and Rehabilitation Services	
1	Psychiatric treatment and Psycho - Social Support.	100% up to limit of MK495,000 per annum, subject to tariff, booking and 3 months wait period.
N	Kidney Disease	
1	Dialysis (DIA)	100% up to MK20,000,000 annually, subject to tariff, pre-authorization and 24 months wait period
2	Anti- reject drugs	100% subject to the above dialysis limit, tariff, pre-authorization, and 24 months wait period
a	Private hospitals and clinics	100% up to the above dialysis limit, tariff, pre-authorization, and 24 months wait period.
b	Private Premier Hospitals/All Specialists in all Hospitals	100% up to the above dialysis limit subject to tariff, pre-authorization and 24 months wait period.
O	Funeral Benefit	
1	Funeral Benefit	Funeral Benefit provided as a service up to MK1,500,000 subject to 6 months wait period.
P	Orthopedics	
1	Major Orthopedics (ORT) - Hip and knee replacements	100% up to limit of MK6,250,000 per annum subject to tariff and 24 months wait period.
2	Other Orthopedic procedures	100% up to the above Orthopedic limit subject to tariff and 3 months wait period
Q	Orthopedic Appliances	
1	Prosthesis	100% up to limit of MK250,000 per annum subject to tariff & 12 months wait period.
2	General Appliances	100% up to the above Orthopedic Appliances limit

SERVICES		COVERAGE
R	Oncology	
a	Cancer Treatment (ONC) including chemotherapy and radiotherapy - Government & Mission hospitals, Private and pharmacies	100% up to MK20,000,000 annually, subject to tariff, pre-authorization and 24 months wait period
b	Private hospitals and clinics	100% up to above benefit limit subject to tariff, Pre-Authorization and 24 months wait period.
c	Private Premier Hospitals/All Specialists in all Hospitals	100% up to above benefit limit, subject to tariff, Pre-Authorization and 24 months wait period.
S	COVID 19 Disease Benefit	
a	In patient Covid 19 Management	100% up to MK5,000,000 subject to tariff, Pre-Authorization and 3 months wait period.
b	In patient Covid 19 Laboratory	100% subject to above COVID-19 benefit limit and tariff.
c	Outpatient Covid 19 Management	100% subject to above COVID-19 benefit limit and tariff.
d	Outpatient Covid - 19 Laboratory	100% subject to above COVID-19 benefit limit and tariff.
e	In patient Covid 19 Management	This limit is inclusive of immediate covid-19 complications even if the laboratory test turns negative in the course of admission; as well as complications of COVID-19 treatment.

MASM

EXCLUSIONS



The Medical Aid Society of Malawi 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 (Cost of food and lodging for guardians).
- 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 ward round fee.

2 TREATMENT BY GENERAL PRACTITIONER

- i. Treatment provided to member by a Panel Doctor whom he/she is not registered with.

3 MEMBERSHIP

- i. Any member account or firm account that has not paid contributions in advance will automatically be suspended.
- ii. 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 GP, another specialist, or a medical institution.
- ii. Minor or major procedures rendered without pre-authorization.
- iii. Where a referral letter has no medical indication and is evidently provided on member's request. Masm reserves the right to have a second opinion from another masm registered general practitioner.
- iv. Treatment rendered to members before the expiry of the wait period of 3 months.

VISITING FOREIGN SPECIALIST

- i. Medical services rendered to members who have been on masm for less than twelve consecutive months.
- ii. Where a member does not have an approval or a letter of guarantee of payment from MASM.
- iii. Treatment provided to non-qualifying members.
- iv. Where applicable sub-limits have been exhausted.

FOREIGN SPECIALIST REFERRALS

- i. Treatment is available locally, for example physiotherapy, maternity, dental etc.
- 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 to an orthopaedic case. These should be referred to a relevant local specialty.

FOREIGN SPECIALIST REFERRALS

- iv. Where a referral letter has no medical indication and is evidently provided on member's request. Masm reserves the right to have a second opinion from another masm panel specialist.
- v. Miscellaneous expenses which are non-medical in nature; for example, telephones, taxes for example value added tax (vat), bank charges, hotel accommodation etc. Members are encouraged to claim vat or any refundable taxes at ports of exit in relevant countries.
- vi. Self-referral. If for any reason patient left Malawi for foreign treatment without the approval of MASM, MASM or any of its Case Managers will not be liable for treatment or payment for such a treatment.

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 trauma. Benefits 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 e.g., malarial prophylaxes, contraceptives, vaccines covered by Government for free, travel vaccines.
- v. Slimming/weight loss tablets.
- vi. Antiseptics and disinfectants e.g., Dettol solution.
- vii. Cosmetics.
- viii. Over the counter drugs e.g., food supplements, vitamins, herbal remedies, immune boosters etc.
- ix. Chronic medicines claimed before the member has clocked twelve consecutive months on the schemes.

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. Labour charges and technicians' fees related to excluded appliances.
- iv. Footwear raises, inserts wedges pads, toe-tips and caps.
- v. Walking sticks, bath aids, etc. Toilet raisers.

9 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, 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. Any equipment not explicitly stated that it is covered under a MASM product.

10 GENERAL EXCLUSIONS

- i. Treatment or equipment not specified that it is covered under different products.
- ii. Treatment of cosmetic nature (plastic surgery) e.g., face lifts, breast reductions, keloid removal, liposuction, limb prosthetics after amputation etc. Treatment received at these cosmetic clinics and any investigations arising from such consultations are hereby excluded.
- iii. Medical examinations for employment, insurance, education, immigration, travel purposes or vacation e.g. Covid 19 test.
- iv. Treatment for which cost is recoverable in law from any other body, party or an insurance policy.

10 GENERAL EXCLUSIONS

- v. Treatment or death arising from any willful or deliberate self-inflicted injury or any attempted threat, negligence, suicide attempt.
- vi. MASM will not cover 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 free or at a nominal charge e.g., Family planning services, under-five clinic services, under-five EPI vaccines. Travel vaccines e.g., yellow fever vaccine. Mandatory vaccines for other countries will not be covered by MASM.
- 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. Local treatment rendered by a service provider who is not accredited by the Society.
- xii. Geriatric care.
- xiii. 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.
- xiv. Provider queries submitted after 90 days of payment.
- xv. Air tickets
- xvi. Treatment of services given by hypnotics, herbalists, traditional healers, homeopaths, naturopaths, osteopaths, acupuncturists.
- xvii. Treatment by family members, or to relatives of the treating doctor or any form of auto-therapy.
- xviii. Treatment for pre-existing conditions or their complications e.g., cancer, diabetes, hypertension, renal failure, pregnancy, joint replacements etc.
- xix. Accommodation or treatment received at slimming clinics or such.
- xx. 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.
- xxi. Novel treatments of questionable validity or treatments in experimental stages.
- xxii. Mental retardation and learning disabilities arising from congenital abnormalities.
- xxiii. 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 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.
- xxiv. Hyperbaric oxygen treatment/oxygen tent
- xxv. Pre-existing medical conditions, their complications, and treatments before joining MASM.

10 GENERAL EXCLUSIONS

- xxvi. Congenital conditions
- xxvii. Illnesses during personal foreign trips, foreign schooling, or business foreign trips. Members are encouraged to obtain separate medical travel insurance from other providers.

11 MISCELLANEOUS EXPENSES

- i. Birth/death medical reports
- ii. Genetic (DNA) testing/screening for existence of hereditary problems or for paternity tests.
- iii. Work-related examinations and reports.
- 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. Emergences including psychological shock can happen at outreaches E.g., Cost of Spectacles obtained from conduction of office campaigns will not be honored 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.
Home Based Care benefit will only be for the 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, e.g., dengue virus.
- 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. After an analysis, MASM may advise special coverage at a benefit-limit sustainable to the Society, after an analysis.

13 NEW PANDEMICS

- i. 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, 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.



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

Remember to sign for the MASM treatment bill only after you have received treatment.

Call MASM if you are not sure about the bill indicated on the form after getting treatment before the total amount.



Contact our Office Hotlines

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MASM MOBILE APP

HOW TO REGISTER

- Download the App from Apple Store or Google Play Store
- Install & Open your App
- Click register to register
- Enter your Membership Number (Default membership number has 9 digits if you don't succeed try 11 digits), choose your user name, choose your Password and choose OTP destination. When adding your mobile number start with 265 NOT +265. Register with an e-mail address if registration with a phone number fails.
- Register, Enjoy



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