

	ECONOPLAN	EXECUTIVE	VIP
Contributions, Total Annual Benefit Limit, & Scheme Limits per person.			
Contributions	MK600 payable monthly	MK2,000 (EXE) MK3,500 (EXO) payable monthly	MK4,520 (VIP), MK5,650 (VIO) payable monthly
Annual Limit	MK200,000	MK1,500,000	MK4,000,000
Type of Service Providers	Government and Mission hospitals, and Clinics Registered with the Society.	Government, Mission and Private Hospitals, and Clinics Registered with the Society.	Government, Mission and Private Hospitals, and Clinics Registered with the Society.
Territorial Limit	Malawi.	Malawi	SADC Region including India.
A. Emergency Evacuation (Between hospitals within the territorial Limit)			
1 Municipal, Government, Mission Hospital Service.	100% subject to tariff.	100% subject to tariff.	100% subject to tariff.
2 Private Ambulance Service.		70% subject to tariff.	90% subject to tariff.
3 MASM EMS Ambulances within 30 kilometre radius.	100% subject to tariff. All calls attract a MK2,500 call charge	100% subject to tariff. All calls attract a MK2,500 call charge	100% subject to tariff. All calls attract a MK2,500 call charge
4 MASM EMS Ambulances Outside the 30 kilometre radius.	50% subject to tariff.	70% subject to tariff.	90% subject to tariff.
5 Emergency Evacuation by road or air to the nearest suitable facility, pre-hospital care and treatment for life or limb threatening events.	Nil	Nil	Nil
6 Third Party Accompaniment.	Nil	Nil	Nil
7 Child Accompaniment.	Nil	Nil	Nil
8 Repatriation of mortal remains following medical emergency.	Nil	Nil	Nil
B. Blood Transfusion			
1 Government, Mission & Private Hospitals.	100% - subject to tariff.	100% - subject to tariff.	100% - subject to tariff.

C. Dentistry - pain relieving treatment including Extractions & Fillings.			
1 Government & Mission Hospitals.	100% Subject to stipulated limit & tariff.	100% Subject to stipulated limit & tariff.	100% Subject to stipulated limit & tariff.
2 Specified Private Dental hospitals & Clinics.	Nil	100% Subject to stipulated limit & tariff.	100% Subject to stipulated limit & tariff.
3 Inlays, Crowns & Bridges.	Nil	Nil	Nil
4 Dentures.	Nil	100% Subject tariff and approval by MASM.	100% Subject tariff and approval by MASM.
5 Orthodontic treatment.	Nil	100% Subject tariff and approval by MASM.	100% Subject tariff and approval by MASM.
6 Emergency Dental following accident injury, relief of immediate pain.	Nil	Nil	Nil
D. Drugs - (Generic Drugs Only or equivalent listed prices)			
1 Essential Drugs.	100% subject to tariff & annual cover at nominated Doctor/In-house Clinic.	100% subject to tariff & annual cover at nominated Doctor/In-house Clinic.	100% subject to tariff & annual cover at nominated Doctor/In-house Clinic.
2 Local Prescriptions.	50% subject to tariff & annual cover.	70% subject to tariff & annual cover.	90% subject to tariff & annual cover.
3 Foreign Prescriptions.	Nil	30% subject to tariff, annual cover, prior approval by MASM & 12 months wait period.	50% subject to tariff, annual cover, prior approval by MASM & 12 months wait period.
4 Supplied to In-Patients and Out-Patients (at Government & Mission Hospitals Only).	100% subject to annual cover and tariff.	100% subject to annual cover and tariff.	100% subject to annual cover and tariff.
5 Supplied to In-Patients – Private hospitals.	Nil	70% subject to annual cover and tariff.	90% subject to annual cover and tariff.
6 Supplied to Out-Patients – Private hospitals.	Nil	70% subject to annual cover and tariff.	90% subject to annual cover and tariff.
7 Chronic medicines (MASM serve).			
i Branded.	Nil	Nil	50% subject to tariff, annual cover, prior approval by MASM & 12 months wait period.

ii Generic.	Nil	50% subject to tariff, annual cover, prior approval by MASM & 12 months wait period.	80% subject to tariff, annual cover, prior approval by MASM & 12 months wait period.
8 Specific Named Drugs, i.e., Sporanox, Lamisil cream & tablets singolor, Quadriderm cream, Ampotericin, Fluconazole, flixonase, Vincristine Bleomycin, etc).	Nil	50% subject tariff (Generic drugs only).	80% subject tariff (Generic drugs only).
9 Over the counter drugs (OTC's) only pain killers, cough syrups, and all ranges of anti-acids).	50% subject to tariff & annual cover.(at Govnt & mission Hospitals	50% subject to tariff.	70% subject to tariff.
10 Non-payable drugs e.g. drugs used for Contraceptives, Anti-malarial vaccines, infertility drugs, foods, slimming tablets, vitamins, herbal products and other ranges of OTCs.	Nil	Nil	Nil
11 ARV's First line treatment from approved service providers.	100% subject to approved price & provider.	100% subject to approved price & provider.	100% subject to approved price & provider.
12 Drugs supplied by visiting specialist.	Nil	30% subject to tariff & 12 months wait period.	50% subject to tariff & 12 months wait period.
13 Vaccines not covered by Government including (Hepatitis A, Hepatitis A, Hepatitis A & B, Measles, Mumps, Rubiella, Rotavirus, & Varicella.	Nil	50% subject to tariff.	60% subject to tariff.
E. Foreign Treatment			
1 Specialist foreign medical treatment.	Nil	Nil	50% subject to annual cover, referral by local specialist & 12 months wait period
2 Travel emergency medical treatment.	Nil	Nil	50% subject to annual cover, approval by MASM & 12 months wait period
3 Student foreign medical treatment.	Nil	Nil	50% subject to annual cover, letter of guarantee from MASM & 12 months wait period
F Major & Minor Surgical Procedures, Theatre fee, Anaesthetic charges & Surgical sundries. (No wait periods apply on Emmergency treatment)			

1	Government & Mission Hospitals.	100% - Subject to tariff and 3 months wait period.	100% - Subject to tariff and 3 months wait period.	100% - Subject to tariff and 3 months wait period.
2	Private Hospitals / Clinics.	Nil	70% - Subject to tariff and 3 months wait period.	90% - Subject to tariff and 3 months wait period.
3	Visiting foreign specialist.	Nil	30% - Subject to tariff, referral & approval by MASM and 12 months wait period.	80% - Subject to tariff, referral & approval by MASM and 12 months wait period.
4	Medicines supplied by Visiting foreign specialist.	Nil	30% - Subject to tariff and 12 months wait period.	50% - Subject to tariff and 12 months wait period.
5	General Practitioner (Nominated GP).	100% - Subject to tariff and 3 months wait period.	100% - Subject to tariff and 3 months wait period.	100% - Subject to tariff and 3 months wait period.
6	Home Nursing (Post-operative rehabilitation).	Nil	Nil	Nil
G. Maternity - Antenatal, Delivery, & Postnatal, limited to every 3 years. (Foreign maternity services is not covered)				
1	Government & Mission Hospitals.	100% subject to tariff, annual limit & 12 months wait period.	100% subject to tariff, annual limit & 12 months wait period.	100% subject to tariff, annual limit & 12 months wait period.
2	Private Hospitals.			
	i Delivery.	Nil	100% subject to tariff, annual limit & 12 months wait period.	100% subject to tariff, annual limit & 12 months wait period.
	ii Ante-natal (3 visits).	Nil	70% subject to tariff & annual limit.	90% subject to tariff & annual limit.
	iii Post-natal (2 visits).	Nil	70% subject to tariff & annual limit.	90% subject to tariff & annual limit.
3	Local specialist (Antenatal & Postnatal)	Nil	100% subject to tariff, annual limit & 12 months wait period.	100% subject to tariff, annual limit & 12 months wait period.
H. Optical Care (Consultation & procedure)				
1	Government & Mission Hospitals.	100% - subject to tariff, annual limit & 12 months wait period.	100% - subject to tariff, annual limit & 12 months wait period.	100% - subject to tariff, annual limit & 12 months wait period.
2	Private Hospitals / Clinics.	Nil	70% - subject to tariff, annual limit & 12 months wait period.	90% - subject to tariff, annual limit & 12 months wait period.

3 Spectacles, Frames & Lens.	Nil	100% subject to tariff, prior approval by MASM and 12 months wait period. Cover is available once every 2 years Limited to 100 registered members per month.	100% subject to tariff, prior approval by MASM and 12 months wait period. Cover is available once every 2 years Limited to 100 registered members per month.
I. Hospitalisation -Intensive care / patient care, room and board, prescribed and specialist drugs. (No wait periods apply on Emergency treatment)			
1 Government & Mission Hospitals.	100% - subject to cover limit & 3 months wait period.	100% - subject to cover limit & 3 months wait period.	100% - subject to cover limit & 3 months wait period.
2 Private referral Hospitals.	Nil	70% - subject to tariff, cover limit and 3 months wait period.	90% - subject to tariff, cover limit and 3 months wait period.
3 Private general Hospitals.	Nil	70% - subject to tariff, cover limit and 3 months wait period.	90% - subject to tariff, cover limit and 3 months wait period.
4 Clinics run by Paramedics.	K400 per day - subject to 24 hour observation time.	K400 per day - subject to 24 hour observation time.	K400 per day - subject to 24 hour observation time.
5 Intensive Care Unit. (Limited to 3 days)			
i Private Hospitals- General ward	Nil	70% - subject to tariff, cover limit and 3 months wait period.	90% - subject to tariff, cover limit and 3 months wait period.
Private ward on Dr's request and approval by MASM	Nil	70% - subject to tariff, cover limit and 3 months wait period.	90% - subject to tariff, cover limit and 3 months wait period.
Private Ward on Members request and approval by MASM	Nil	40% - subject to tariff, cover limit and 3 months wait period.	50% - subject to tariff, cover limit and 3 months wait period.
ii Government & Mission Hospitals.	100% - subject to tariff, cover limit and 3 months wait period.	100% - subject to tariff, cover limit and 3 months wait period.	100% - subject to tariff, cover limit and 3 months wait period.
6 Treatment for Outpatient Recovery including Specialist consults, laboratory, x-rays, and drugs.	Nil	Nil	Nil
J. Consultation (Limited to one consultation per day per condition)			
1 General Practitioner (Nominated / Specified).	100%-subject to tariff.	100%-subject to tariff.	100%-subject to tariff.
2 Paramedics – (Emergencies only).	100%-subject to tariff.	100%-subject to tariff.	100%-subject to tariff.

3	Local Private Specialists.	Nil	100% - subject to tariff.	100% - subject to tariff.
4	Private hospital /Clinic – In Patient.	Nil	70% - subject to tariff.	90% - subject to tariff.
5	Private hospital /Clinic – Out Patient.			
	i Normal Hours	Nil	70% - subject to tariff.	90% - subject to tariff.
	ii After hours (excluding additional charges).	Nil	70% - subject to tariff.	90% - subject to tariff.
6	Visiting Foreign Specialist- 12moths wait period.	Nil	30% - subject to tariff, referral, & letter of guarantee from MASM.	80% - subject to tariff, referral, & letter of guarantee from MASM.
7	Government & Mission Hospitals.	100% - subject to tariff.	100% - subject to tariff.	100% - subject to tariff.
K. Physiotherapy				
1	Government & Mission Hospitals.	100% - subject to tariff & Referral.	100% - subject to tariff & Referral.	100% - subject to tariff & Referral.
2	Private Hospitals.	Nil	70% - subject to tariff & Referral.	90% - subject to tariff & Referral.
L. Lab & X-rays				
1	Government, Mission Hospitals, In-House Clinics.	100% - subject to tariff.	100% - subject to tariff.	100% - subject to tariff.
2	Private Hospitals – Normal Hours.	Nil	70% - subject to tariff.	90% - subject to tariff.
3	Private Hospitals – After Hours.	Nil	60% - subject to tariff.	80% - subject to tariff.
4	Foreign lab tests – Lab Tests done abroad.	Nil	30% - subject to tariff & 12 months wait period.	50% - subject to tariff & 12 months wait period.
5	MRI Scan - Approval by MASM & 12months wait period	Nil	40% - subject to tariff	90% - subject to tariff & approval by MASM.
M. Hearing Aids (Once every 5 years).				
		Nil	100% per person per annum, subject to tariff & 12 months wait period.	100% per person per annum, subject to tariff & 12 months wait period.
N. Elective Treatment (if outside country of residence. Includes hospital admissions, intensive care, outpatient care, laboratory tests, x-rays, specialist treatment and drugs.				
		Nil	Nil	50% subject to cover limit, 12 months wait period and approval by MASM

Important Information

- 1 Please read the Combined Standard terms and Conditions before completing the application form
- 2 Please note that access to healthcare in South Africa is only available in the absence of adequate care in Malawi
- 3 Premiums are payable annually in US Dollars and governed by age bands

4 Medical expenses are paid at preferred rates.

General Information

- 1 No wait periods apply on emergency treatment on all schemes
- 2 No wait periods apply on Super & Platinum VIP schemes
- 3 Cover for out-patient treatment on Super & Platinum VIP schemes is provided under the rules governing the VIP scheme
- 4 Pre-authorisation by the medical director is required before evacuation and treatment takes place.
- 5 Travel Top-Up-days are available when members are travelling outside of the stated Territorial Limits at a Malawi Kwacha equivalent of
- 6 Cover is effective after receipt and clearance of payment, and on acceptance of the application form.
- 7 Case management and supervision in Johannesburg is co-ordinated by a Health International Group Ltd Officer.
- 8 Case management and supervision in Europe is co-ordinated through the 24 hour centre for International Global Assistance Services (IGAS) in
- 9 Require a reason for the cancellation.
- 10 Require the cards to be returned to Colin immediately.
- 11 Cancellations are done on whole months not part months or days, and we can't back date a cancellation.
- 12 When an instruction is received we take the cancellation from the 1st of the next month – e.g. Receive cancellation instruction on the 13 Jan, will cancel from the 1 February.
- 13 When cancelling a refund is only given if no claims have occurred during the current membership year.
- 14 When cancelling one family member the family's membership must have been claim free for the relevant membership year.
- 15 The cancellation is done on prorata of the unused portion of the premium, less a 10% handling fee.
- 16 This refund will then be credited to your bank via the Proforma's.
- 18 Please Note that with immediate effect HEALTH International cannot accept applications, **as stand-alone members**, from **minors aged 17 years and under** unless an adult is joining with said minor. Adults, aged 18 years and over will be accepted as

