

GENERAL SCHEME EXCLUSIONS

- Compensation for pain and suffering, loss of income, or any other claim for damages.
- Services for benefits that are in excess of the maximum benefits to which the **MEMBER** is entitled in terms of the rules.
- Expenditure incurred by the **MEMBER** or his **DEPENDANTS** arising from wilful, self – inflicted injury, attempted suicide, the excessive use of an intoxicating substance or drug.
- Expenses arising from injuries sustained as a result of participation in sports not organized by the employer.
- Examinations, treatment and or operations for cosmetic purposes, obesity, infertility, artificial insemination, impotency and any complication that may arise from such examination or treatment.
- Expenses incurred for recuperative or convalescent holidays.
- Expenses for joint replacement surgery
- All expenses in respect of the treatment for learning. Marital and family problems.
- Patent and house hold remedies.
- Contraceptive preparations and devices. However the following procedure will be covered at Banja La Mtsogolo Clinic only: Tubal Ligation,Vasectomy,Zarin Implants,IUD, Voluntary Male Medical Circumcision.
- Medical examination for insurance, travel and employment purposes.
- Reduction mammoplasty.
- Travel and subsistence
- Ant-addiction and anti – habit agents, with the exception of Anti – abuse.
- All cosmetic items inclusive of hair restorers, diagnostic preparations and instruments, soaps, shampoos and other topical applications of cosmetic nature, medicated or otherwise but excluding those intended for treatment of lice, scabies and other parasitic or fungal infections.
- Sun screening and sun – tanning agents.
- Homeopathic, herbal medicines and remedies.
- Food supplements including all patent and baby foods and special milk preparations.
- Household bandages and dressings and all household syringes and needles except those for use in the treatment of diabetes.
- All vitamins, mineral supplements, growth hormones and tonics including Efamol G and similar products, stimulants e.g. Reactivation, except vitamins needed in conjunction with antibiotics e.g. vitamin B, however, benefits will be granted on the following:
- Pre-natal vitamins and geriatric vitamins,Vitamin B tablets and ampoules if prescribed for neurological disorders e.g. neurobion,Calcium supplements when prescribed specifically for the treatment of osteoporosis
- Calcium supplements when prescribed specifically for the treatment of Osteoporosis.
- Contact lens preparations
- All demand prescriptions and treatment.
- Expenses for which a third party is liable including expenses associated with occupational injuries and diseases, motor vehicle accidents and medical services covered by other forms of insurance, provided that the SCHEME may provide benefits until the third party's liability has been established at which stage the expenditure shall be recouped from the third party or the member as the case may be.
- Injury arising from any form of public disorder.

OUR CONTACTS

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	SERVICES	STUDENT SCHEME	THANDIZO	THANDIZO PLUS	UMOYO	UFULU	UFULU FOREIGN BENEFIT	MTENDERE	MAKOLO
1	Overall Annual Limit	K1,288,000	K4,000,000	K3,450,000	K10,000,000	K13,800,000	K13,800,000	K20,700,000	K8,385,000
2	Premium per month	K3,300	K5,600	K9,300	K14,200	K24,700	K49,700	K69,500	K45,200
3	GP Consultations	100% Up to Annual Maximum Benefit Limit	100% up to K50,000 Limit per annum	100% up to K60,000 Limit per annum	100% up to K150,000 Limit per annum	100% up to K200,000 Limit per annum	100% up to K200,000 Limit per annum	100% up to Overall Annual limit	100% up to K150,000 Limit per annum
4	Specialist Consultations (Referral and 6 months waiting period required)	NIL	100% up to K50,000 Limit per annum, subject to Referral and 6 months wait period	100% up to K80,000 Limit per annum, subject to Referral and 6 months wait period	100% up to K200,000 Limit per annum, subject to Referral and 6 months wait period	100% up to K300,000 Limit per annum, subject to Referral and 6 months wait period	100% up to K300,000 Limit per annum, subject to Referral and 6 months wait period	100% up to Overall Annual limit	100% up to K200,000 Limit per annum, subject to Referral and 6 months wait period
5	Maternity - Normal delivery (Antenatal, Postnatal)	NIL	100% Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	100% Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	100% Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	100% Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	100% Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	100% Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	NIL
6	Caesarian Section	NIL	70% cover, Pre-authorization required, Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	70% cover, Pre-authorization required, Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	70% cover, Pre-authorization required, Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	70% cover, Pre-authorization required, Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	70% cover, Pre-authorization required, Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	70% cover, Pre-authorization required, Subject to Overall Annual Limit and 12 months wait period, limited to 5 antenatal and 2 Postnatal visits. One birth every 2 years	NIL
7	Major Procedures	100% up to maximum annual limit, 6 months waiting period	100% up to maximum annual limit, 6 months waiting period	100% up to maximum annual limit, 6 months waiting period	100% up to maximum annual limit, 6 months waiting period	100% up to maximum annual limit, 6 months waiting period	100% up to maximum annual limit, 6 months waiting period	100% up to maximum annual limit, 6 months waiting period	70% maximum annual limit
8	Pathology	100% Up to Limit of K20,000 per annum	100% up to limit of K60,000 per annum	100% up to limit of K100,000 per annum	100% up to limit of K150,000 per annum	100% up to limit of K250,000 per annum	100% up to limit of K250,000 per annum	100% up to limit of K400,000 per annum	K1,500,000, 6 months waiting period
9	Radiology	100% Up to Limit of K20,000 per annum	100% up to limit of K60,000 per annum	100% up to limit of K100,000 per annum	100% up to limit of K150,000 per annum	100% up to limit of K250,000 per annum	100% up to limit of K250,000 per annum	100% up to limit of K400,000 per annum	100% up to limit of K150,000 per annum
10	Specialised Radiology	NIL	100% up to Limit of K250,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K250,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K500,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K750,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K750,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K1,000,000 per annum, pre authorisation required	100% up to limit of K150,000 per annum
11	General Dentistry	100% Up to Limit of K35,000 per annum	100% up to Limit of K50,000 per annum	100% up to Limit of K60,000 per annum	100% up to Limit of K100,000 per annum	100% up to Limit of K250,000 per annum	100% up to Limit of K250,000 per annum	100% up to Limit of K350,000 per annum	100% up to Limit of K500,000 per annum, 6 months wait period and pre authorisation required
12	Specialised Dentistry	NIL	100% up to Limit of K60,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K80,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K150,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K250,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K250,000 per annum, 6 months wait period and pre authorisation required	100% up to Limit of K500,000 per annum, pre authorisation required	100% up to Limit of K100,000 per annum
13	Chronic Generic Drugs	100% Up to Limit of K70,000 per annum	100% up to K100,000 Limit per annum, subject to 12 months wait period.	100% up to K150,000 Limit per annum, subject to 12 months wait period	100% up to K500,000 Limit per annum, subject to 12 months wait period	100% up to K750,000 Limit per annum, subject to 12 months wait period	100% up to K750,000 Limit per annum, subject to 12 months wait period	100% up to K1,000,000 Limit per annum, subject to 12 months wait period	100% up to Limit of K150,000 per annum, 6 months wait period and pre authorisation required
14	Chronic Branded Drugs	NIL	70% up to chronic limit above	70% up to chronic limit above	70% up to chronic limit above	70% up to chronic limit above	70% up to chronic limit above	70% up to chronic limit above	100% up to K500,000 Limit per annum, subject to 12 months wait period
15	Acute Medicines (NBD, NGD, OTCS, VAC)	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	100% Subject to Overall Annual Limit	70% up to chronic limit above
16	Optical - Frames and Lenses (Once every two years)	NIL	100% up to MK40,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K60,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K80,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K140,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to MK140,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K250,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% Subject to Overall Annual Limit
17	Eye Test	100% Subject to Overall Annual Limit	100% subject to annual optical limit	100% subject to annual optical limit	100% subject to annual optical limit	100% subject to annual optical limit	100% subject to annual optical limit	100% subject to annual optical limit	100% up to MK80,000 limit per annum subject to pre-authorisation and 12 month wait period.
18	Auxiliary Services (Physiotherapy to include Occupational Therapy)	NIL	100% up to MK100,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to MK150,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K250,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K350,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to MK350,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K600,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% subject to annual optical limit
19	Hospitalisation (medical & surgical wards)	100% Up to Annual Maximum Benefit Limit	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required	100% up to MK250,000 limit per annum subject to pre-authorisation and 12 month wait period.
20	Oncology Treatment	NIL	100% up to K500,000 limit per annum subject to 12 month wait period.	100% up to K600,000 limit per annum subject to 12 month wait period.	100% up to K2,500,000 limit per annum subject to 12 month wait period.	100% up to K3,000,000 limit per annum subject to 12 month wait period.	100% up to MK3,000,000 limit per annum subject to 12 month wait period.	100% up to K4,000,000 limit per annum subject to 12 month wait period.	100% Subject to 6 month wait period and Overall Annual Limit, pre-authorisation required
21	Foreign Treatment (world wide)	NIL	NIL	NIL	NIL	NIL	100% of medical bills up to	100% of medical bills up to	70% up to K2,500,000 limit per annum subject to 12 month wait period.
22	Emergency Air Evacuation	NIL	NIL	NIL	NIL	NIL	K6,000,000 limit per annum subject to 12 month wait period and pre authorization	K8,000,000 limit per annum, subject to 12 month wait period (Worldwide)	annum subject to 12 month wait period.
23	Emergency Road Evacuation	NIL	NIL	100% up to K200,000 limit per annum subject to pre authorisation.	100% up to K300,000 limit per annum subject to pre authorisation.	100% up to K400,000 limit per annum subject to pre authorisation.	100% up to K2,000,000 limit per annum subject to 12 month wait period and pre authorization.	100% up to foreign treatment limit	NIL
24	Funeral Benefit	K60,000	K60,000.00, subject to 2 years wait period	K80,000.00, subject to 2 years wait period	K150,000, subject to 2 years wait period	K300,000, subject to 2 years wait period	100% up to K400,000 limit per annum subject to pre authorisation.	100% up to MK500,000 limit per annum subject to pre authorisation.	NIL
25	Blood Transfusion	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit	K300,000.00, subject to 2 years wait period	K300,000, subject to 2 years wait period	70% up to K300,000 limit per annum subject to pre authorisation.
26	Dialysis	NIL	NIL	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit	K150,000, subject to 2 years wait period
27	Hearing Aids (Once every 5 years)	NIL	NIL	NIL	100% up to K1,000,000 limit per annum, subject to pre-authorisation and 12 month wait period.	100% up to MK4,000,000 limit per annum, subject to pre-authorisation and 12 month wait period.	100% up to maximum annual limit	100% up to maximum annual limit	100% up to maximum annual limit
28	Organ Transplant	NIL	NIL	100% up to MK75,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K75,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to MK75,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K4,000,000 limit per annum, subject to pre-authorisation and 12 month wait period.	100% up to K6,000,000 limit per annum, subject to pre-authorisation and 12 month wait period.	100% up to maximum annual limit
29	Orthopaedic Procedures	NIL	100% up to MK500,000 limit per annum subject to pre-authorisation and 6 month wait period.	NIL	NIL	NIL	100% up to K75,000 limit per annum subject to pre-authorisation and 12 month wait period.	100% up to K75,000 limit per annum subject to pre-authorisation and 12 month wait period.	70% up to MK2,000,000 limit per annum, subject to pre-authorisation and 12 month wait period.
				100% up to MK600,000 limit per annum subject to pre-authorisation and 6 month wait period.	100% up to K1,500,000 limit per annum subject to pre-authorisation and 6 month wait period.	100% up to K2,500,000 limit per annum subject to pre-authorisation and 6 month wait period.	NIL	100% up to foreign treatment limit above	70% up to K75,000 limit per annum subject to pre-authorisation and 12 month wait period.
30	Orthopaedic Appliances (clutches, prothesis)	NIL	100% up to MK500,000 limit per annum subject to 6 month wait period.	100% up to MK700,000 limit per annum subject to 6 month wait period.	100% up to K100,000 limit per annum subject to 6 month wait period.	100% up to K200,000 limit per annum subject to 6 month wait period.	100% up to K3,500,000 limit per annum subject to pre-authorisation and 6 month wait period.	100% up to K5,000,000 limit per annum subject to pre-authorisation and 6 month wait period.	NIL
							100% up to K300,000 limit per annum subject to 6 month wait period.	100% up to K350,000 limit per annum subject to 6 month wait period.	70% up to MK1,500,000 limit per annum subject to pre-authorisation and 6 month wait period.
									100% up to MK100,000 limit per annum subject to 6 month wait period.