



UNIVERSITY OF MALAWI MEDICAL SCHEME

Schedule of Benefits 2024 - 2025



CENTRAL REGION SERVICE PROVIDERS

CENTRAL REGION								
HOSPITAL	DISTRICT	COVER PERCENTAGE	SERVICES OFFERED	SPECIALISED SERVICES	OWNERSHIP	COMPREHENSIVE COMPREHENSIVE EX ZIKOMO	STANDARD STANDARD EX ABALE	STUDENT
ABC HAERING CLINIC	LILONGWE	85	Audiology	Audiology	Private	YES	Upon Referral	Upon Referral
ABC CLINIC	LILONGWE	85	General OPD and Inpatient	Audiology; Dentistry; Ophthalmology; Gynecologist; Pediatrician; Internal and Family medicine	Private	YES	NO	NO
AC OPTICALS	LILONGWE	Subject to limit by cover	Optics	-	Private	YES	YES	YES
BLM CLINICS	ALL DISTRICTS	100	General OPD	-	Private	YES	YES	YES
BICO: CLEAR SIGHT OPTICALS	LILONGWE	Subject to limit by cover	Optics	-	Private	YES	YES	YES
BUNDA COLLEGE CLINIC	LILONGWE	100	General OPD	-	University	YES	YES	YES
CARE AFRICA DIAGNOSTICS	LILONGWE	85	MRI	-	Private	YES	YES	YES
CITY CENTRE CLINIC	LILONGWE	85	General OPD and Inpatient	Urology (Bladder, Kidney, Prostate)	Private	YES	NO	NO
CMED	LILONGWE	85	Radiology services (Scans and Xrays) and Laboratory services	-	Private	YES	YES	NO
XROADS HEALTH (XROADS AND GATEWAY MALL)	LILONGWE	85	Dental	-	Private	YES	NO	NO
DAEYANG LUKE MISSION HOSPITAL	LILONGWE	100	General OPD and Inpatient	Gynaecology; Paediatrics Internal Medicine Family Medicine	CHAM	YES	YES	YES
DAVID LIVINGSTONE MEMORIAL CLINIC	LILONGWE	100	General OPD	-	University	YES	YES	YES
HOSPITAL	DISTRICT	PERCENTAGE OF COVER	SERVICES OFFERED	SPECIALISED SERVICES	OWNERSHIP	COMPREHENSIVE COMPREHENSIVE EX ZIKOMO	STANDARD STANDARD EX ABALE	STUDENT
DISCOVERY MED CLINIC	LILONGWE	85	General OPD	Chest Medicine Cardiology	Private	YES	NO	NO
GOOD HOPE PRIVATE CLINIC	LILONGWE	85	General OPD and Inpatient	Gynaecology	Private	YES	NO	NO
KAMUZU CENTRAL HOSPITAL	LILONGWE	100	General and Specialised OPD and Inpatient	Urology; Orthopedics; Pediatrics; ENT; OBS and Gynae; Dermatology; Neurologist; Dental; Oncology; Physiotherapy, Surgery; Internal and Family medicine; Cardiology	Government	YES	YES	YES
LILONGWE INSTITUTE OF NEUROSURGERY AND ORTHOPEDICS	LILONGWE	85	Orthopedics, Neurosurgery, Radiology (including MRI and CT scans)	Orthopedics, Neurosurgery	Private	YES	YES	NO
LIKUNI MISSION HOSPITAL	LILONGWE	100	General OPD and Inpatient	-	CHAM	YES	YES	YES

LIONS SIGHT FIRST	LILONGWE	100. Optics benefits subject to limit by cover	Ophthalmology and Optics	-	Government	YES	YES	YES
LILONGWE ADVENTIST HOSPITAL	LILONGWE	85	General and Specialised OPD and Inpatient	Surgery; Ophthalmology; Nutritionist; Dentistry and Orthodontics; Orthopedics; Gynecologist, Optics	Private	YES	NO	NO
LILONGWE PVT CLINIC	LILONGWE	85	General OPD and Inpatient	-	Private	YES	NO	NO
MASM MEDI CLINICS	LILONGWE	85	General OPD and Inpatient	-	Private	YES	YES	NO
NATURAL RESOURCES CLINIC	LILONGWE	100	General OPD	-	University	YES	YES	YES
PARTNERS IN HOPE	LILONGWE	85	General OPD and Inpatient	Family and Internal medicine; General surgery; Physiotherapy, Audiology; Gynaecology; HIV Care	Private	YES	YES	NO
PHARMACARE PHARMACIES	LILONGWE	85	Acute and chronic medications	-	Private	YES	YES	YES
PRO SIGHT EYE CLINIC	LILONGWE	85*	Ophthalmology Optics	-	Private	YES	NO	NO
SPRING VALLEY PVT HOSPITAL	LILONGWE	85	General OPD	Oncology Gynaecology Pediatrics	Private	YES	NO	NO
ST GABRIEL MISSION HOSPITAL	LILONGWE	100	General OPD and Inpatient	-	CHAM	YES	YES	YES
THE CLINIC	LILONGWE	85	General OPD	-	Private	YES	YES	NO
UROMED	LILONGWE	85	General OPD and Inpatient	Urology	Private	YES	NO	NO
XROADS HEALTH (XROADS AND GATEWAY MALL DENTAL)	LILONGWE	85*	Dental	-	Private	YES	NO	NO