



IMA National Health Scheme



MEMORANDUM

Constitution Rules & Byelaws

Approved by the 75th Central Council Meeting

on 27th December 2014, at Ahmadabad, Gujarat

1. Title: -

The Scheme shall be known as “IMA National Health Scheme” (IMA NHS) is Wing of IMA

2. Registration: -

It shall function as an activity of National IMA and managed by IMA National Health Scheme as per rules & Byelaws of the Scheme

IMA National Health Scheme was passed in the central council by a resolution dated 28th December 2012 at Kanyakumari. The constitution Rules and Byelaws approved by the 75th Central Council Meeting on 27th December 2014 at Ahmadabad, in Gujarat and Launched the scheme in January 2015 with its office at Thiruvananthapuram

3. Aims and Objectives of the Scheme

To provide financial assistance to the members and his/her spouse, child (ren) and parent(s) on the event of hospitalization, diagnosis and management of the following diseases: -

- (a) Heart Disease: - Angioplasty, By-pass Surgery and Valve replacement Surgery and all serious cardiac illness need hospitalization
- (b) Renal Failure, Haemodialysis, Renal Transplantation,
- (c) All Malignant diseases
- (d) Brain Tumours
- (e) Hip and Knee replacement surgery.
- (f) Spine and Disc surgery
- (g) Cerebrovascular accidents
- (h) Road Traffic and other accidents

- (i) Other major illness requiring hospitalization approved by the scrutinizing committee appointed by the IMA National President

4. Beneficiaries

- a) Benefits of the scheme shall be available only to the member and his / her spouse, child (ren) and parent(s), if the member has paid the membership subscription of his and his/ her spouse child (ren) and Parent(s).
- b) In the event of death of a member, the spouse, child (ren) and parents can opt as a beneficiary member of the scheme.
- c) Such a beneficiary member shall not have any other right including the right to contest or to vote.

5. Eligibility for Membership: -

- (a) Life member of IMA.
- (b). Member should be below the age of 80 years at the time of joining.

6. Admission Fee. (A F)

For members / Spouse / Parents/children

(a) Below age of 35 yrs	Rs. 1000.00
(b) Below age of 45 Yrs but above 35 Yrs	Rs. 1250.00
(c) Below age of 55 Yrs but above 45 Yrs	Rs. 1750.00
(d) Below age of 60 Yrs but above 55Yrs	Rs. 5000.00
(e) Below age of 65 Yrs but above 60 Yrs	Rs. 7000.00
(f) Below age of 70 Yrs but above 65 Yrs	Rs. 8000.00
(g) Below age of 80 Yrs but above 70Yrs	Rs.10,000.00

For child (ren) of members

Child (ren) below the age of 25 Yrs	Rs. 1000 .00
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7. Annual Membership Subscription (AMS)

Every member/ beneficiary member Rs 500.00

Out of Rs 500/- annual membership fee Rs 250/- will go to National IMA account, Rs.50 goes to state as promotion charge for every Member they promote and Rs 200 to Scheme.

8. Annual Financial Assistance Contribution (AFAC)

Every Member / beneficiary member / Child (ren) shall pay the following amount.

i. Children below 25 yrs	Rs. 2500.00
ii. Below the age of 55 yrs	Rs. 3000.00
iii. Above 55 and below 60 yrs	Rs. 5000.00
iv. Above 60 and below 65 yrs	Rs. 7000.00
v. Above 65 and below 70 yrs	Rs. 8000.00
vi. Above 70 and below 80 yrs	Rs. 10000.00

When a member / Spouse / Child(ren) / Parents first join the scheme, they should pay the Admission fee, Annual membership subscription and Advance financial assistance contribution (**AF + AMS + AFAC**) at the rate mentioned above. Prescribed application form along with the admission fee, Annual membership subscription and Advance Financial Assistance Contribution drawn in favour of the scheme “IMA National Health Scheme” by A/C Payee draft payable at the secretary’s office has to be sending to the Hony. Secretary’s office. No cash or money order will be accepted. **Admission fee (AF) is onetime payment**, Annual membership subscription and advance financial assistance contribution shall be paid every year (**AMS +AFAC**).

Founder Member: -

Members who join first time will get the status of founder member Irrespective of age group. There will be a concession of Rs 1500 to those who join above the age of 55 years since they are paying higher premium. This benefit will be only for six months only from March 1st to 30th September 2015. This benefit is to give opportunity for all below 80 years. After September 2015 this benefit will stop and have to pay as the prescribed tariff above.

9. Member’s Disqualification: -

- a) If a member/beneficiary member fails to pay the Financial Assistance Contribution (AFAC) within 30 days of the demand notice sent by the office, he/she shall be treated as a defaulter and he/she shall pay fine of Rs 100/- per month delay. If the default continues beyond the period of 60 days, then a notice by registered post with acknowledgement shall be issued to such a member at

his/her expense and if such member does not pay the dues within 30 days of the receipt of such a notice, membership shall be terminated forthwith.

- b) If a member furnishes any wrongful information in his/ her application form or any provisions of this scheme and he/she tries to obtain any wrongful benefit under the scheme, after giving him/her an opportunity of being heard before the managing committee, and if his/her explanation is not found satisfactory. The managing committee of the scheme shall have the right to terminate the membership of the member concerned without any benefit. He/She shall not be eligible for any further enrollment in the scheme and all amount paid by him/her will be forfeited

10. Benefits of the Scheme: -

- (a). This scheme is entitled to be helpful to the members/beneficiary members to meet the heavy expenses for the management of coronary heart disease and surgical management of valvular heart diseases, management of Renal failure, management of Cancer, Brain Tumours involving surgical treatment and joint replacement surgery for hip and knee joints, spinal surgery, Trauma and diseases requiring admission causing expenditure above **Rs. 5000.00**

1, Coronary Heart Disease; -

Bypass surgery and angioplasty required for the treatment of coronary heart disease and valvular heart disease surgery will be covered under this scheme. Upper limit will be **Rs. 2.5 Lakhs/ year.**

2. Renal Failure: -

Regular Haemodialysis or renal transplantation required in the management of chronic irreversible failure of both the kidneys will be covered under the scheme .Upper limit is **Rs 2.5 lakhs/year.**

3. Cancer: -

Surgery, Radiotherapy and chemotherapy required for the treatment of all cancers will be covered under the scheme. Upper limit will be **2.5 Lakhs/year.**

4. Management of Brain Tumour: -

Surgery, Radiotherapy and chemotherapy required for the

treatment of brain Tumours will be covered under the scheme. Upper limit will be **Rs. 2.5 Lakhs/year**.

5. Major Surgeries: -Surgery for knee and hip joints, spinal stenosis and disc surgery, or other major surgeries will be covered by the scheme with an upper limit of **Rs 1 lakhs 1.5 lakhs /year**.

6. Other diseases: -

Any serious diseases requiring hospitalization will be covered with an upper limit of **Rs 50,000/-to maximum 1lakh per year**.

11. Scrutinizing Committee of the scheme: -

It has the power of discretion to fix the upper limit of reimbursements for various medical conditions/ surgical/diagnostic procedures after considering the existing expenses of treatment in side India.

- a) Diagnosis and treatment costing less than Rs.5000/ will not be covered under this scheme
- b) It is mandatory that member have to submit original papers as well as attested Photo copies (if the member need originals back) of treatment certificate, discharge summery breakup of bills – Professional charges, cost of medicine and investigations etc and any other documents upon which a claim is based **within 60 days** of discharge from hospital. The member shall also give additional information and assistance as the scheme may require in dealing with any claim. If a claim in any manner fraudulent or supported by any fraudulent means of device (whether by a member or any other person acting on his/her behalf), the scheme shall not be liable to make any payment and may **lead to termination** of membership if the scrutinizing committee feels it is purposefully done for monetary gains from the scheme. Original bills and papers will be given back to the member after verification.
- c) Permissible reimbursement will be reimbursed within 90 days from the submission of the original bills, papers and other documents upon which the claim is based. After verifying all the facts as prescribed by the Scrutinising committee, all payment shall be made by A/c Payee cheque or Money transferred to the account of member as NEFT. Scrutinising committee will have the discretion to pass / reject payment of bill in cases where they are not satisfied about the genuineness of the bills. Member can appeal to Managing committee if any dispute of claim

- d) Members will be given **reimbursement of 75% of total amount** of the bill not exceeding the sum limited to each disease.
- e) A member will get a maximum of benefit of Rs.2.5 Lakhs in one year.
- f) Private hospitals have to apply for being included in the list of a recognized institution.
- g) The managing committee is empowered to add or alter or delete the name of the list of institutions for treatment.
- h) However, cost of treatment of members /beneficiary members shall be reimbursed regardless of whether they are recognized or not, provided the managing committee have not debarred them under any circumstances for any fraudulent actions made in record / s given to members / beneficiary members.
- i) No advance payment will be made to the members
- j) Scrutinising committee of the scheme shall be empowered to decide about the claims on the above diseases. Central working Committee of National IMA shall be the appellate body. No disputes can be challenged in any court of law.
- k) Members of the scheme, who joins before the age of 55 years will get benefit only after completion of one year of joining the scheme.**
- l) Members who join after completion of 55 years of age will get benefit only after completion of 2 years of joining the scheme.**
- m) Charges of engaging a special nurse or attendant will not be reimbursed.
- n) Expense incurred on travel or ambulance will not be allowed
- o) Food, laundry and telephone bills will not be reimbursed
- p) Treatment in other systems other than Modern Medicine will not be allowed.
- q) The following bills of charges will not be reimbursed: cost of cosmetic treatment including dental procedures, cost of external appliances like spectacle, hearing aids etc.
- r) Room rent up to Rs. 1000/- will only be considered for reimbursement
- s) Scrutinising committee have the power to increase the rate for each case if they feel it is genuine and should be uniform but should be placed before Managing committee for ratification .

13. Management of the Scheme: -

Office of the scheme will function at Thiruvananthapuram.
The scheme shall be managed by the Managing Committee. The Managing Committee shall consist of: -

National President - Ex- officio member.

Hony. Secretary General - Ex –officio Member

1. Chairman
2. Vice Chairman
3. Hony. Secretary
4. Hony. Treasurer
5. Hony. Joint Secretary
6. State co-coordinators
7. Founder chairman and Founder Secretary

12. Vigilance Officer – Hony. Finance Secretary of National IMA/Joint Finance Secretary of National IMA

13. Scrutinizing committee shall be nominated by the National President. The members of the committee shall be from different specialties including an anesthetist to a maximum of 7 members. The chairman /Vice chairman, Secretary, and treasurer shall also be the member of scrutinizing committee automatically. The secretary shall be the convener of the committee. The scrutinizing committee shall scrutinize the claim as per the bye law and decide on the amount of reimbursement. In case of doubt / difference of opinion the matter shall be referred to the Managing Committee.

14. Election of office bearers

All the office bearers shall be elected from the members of the scheme by the Central Council.

The term of office of the office bearers shall be 3 years. Founder secretary for 4 years, there after every 3years provided chairman and secretary not changed together in the same year but any one in next year to provide an experienced office bearer for the scheme.

15. The office Head Quarters shall be located in Thiruvananthapuram Kerala State from where, Vice Chairman, Hon. Secretary, and Finance Officer is elected. The office of the scheme shall function at the place of the Hony. Secretary, at Thiruvananthapuram till have a permanent office set up.

16. Managing Committee: -

It shall meet at least thrice in a year. The quorum of Managing committee shall not be less than four. If quorum is not sufficient then reconvene the meeting after 15minutes.

19. Function of the Managing Committee: -

The managing committee shall run the day to day functioning of the Scheme. It shall receive the minutes, reports and accounts of the scheme and pass it. The Managing Committee shall receive the reports of the Scrutinizing Committee, empanelment committee and all other committees appointed. Management Committee can decide regarding the policy of disbursement and /or investment of the funds and all other matters subject to ratification by the CWC and Central council.

20. Duties of the Chairman: -

The Chairman shall conduct all the meetings of the managing committee. In the absence of chairman, the vice chairman shall conduct the meeting.

21. Duties of the Secretary: - The secretary shall carry out the day-to-day function of the scheme and shall implement the decision taken by the Managing Committee. He/ she shall be in overall charge of the membership enrolment, collection and routine administration and besides other duties and function specified by the Managing Committee.

Joint secretary: - shall help the secretary in all routine works and perform the duties of the secretary in **his absence**.

22. Duties of Treasurer: -

The Treasurer shall maintain day to day accounts of the scheme, submit the accounts for the approval of the managing committee. He shall submit a statement of audited account to the Managing Committee of the Scheme, the Central Working committee and Central Council of IMA. He shall prepare a budget for the next year.

23. Duties of the state coordinators: -

State coordinators shall assist the secretary in membership

enrolment, dues collection and claim disbursement in their respective States.

24. Duties of Vigilance officer: -

Before each Managing Committee the vigilance officer shall audit the accounts and submit the reports to the managing committee.

25 The audited account of the scheme shall be presented to the Managing Committee, National Finance Committee, Central Working Committee and the Central council.

26 Accounts and Audit: -

(a). A separate Bank account shall be opened in any nationalized / Scheduled Bank in the name of the Scheme and shall be operated jointly by Hon. Secretary and Treasurer. In special case Chairman can be a signatory with Secretary if treasurer cannot sign. Accounts merges with National IMA accounts and should use same Pan Number

(b). The financial year of the scheme shall be from 1st April to 31st March

(c). The Managing Committee shall approve account submitted by the office bearers duly audited by the chartered accountant of the scheme.

27. Appellate Body: -

If any member is aggrieved by the decision of the scrutinizing committee, he can appeal to the Managing Committee.

28. Dissolution; -

a) In any eventuality there should not be any liability to IMA.

b) If it becomes impossible to carry out the objectives of the scheme, the scheme can be dissolved by a decision of the CWC and Central council.

c) Any remaining asset shall be transferred to National IMA to be used for charitable purposes

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