



INFORMATION OF IMA KSHS

AIMS & OBJECTIVES: To provide financial assistance to

- The life members of IMA KSB those who enroll as the members of IMA KSHS
- His/her spouse, children and parents who enroll as the members of IMA-KSHS separately,
- It is a mutual benefit scheme for the members of IMA –KSB, in the event of their hospitalization and management of the diseases. It is not health insurance.

HIGHLIGHTS:

- No Pre-Medical Tests are required
- Pre-Existing diseases are covered
- Benefits are given up to 85years of age
- Claims can be obtained from other insurance companies also

NOTE:

- NO CASHLESS SERVICE (Members have to pay their bills themselves and claim later)
- Benefits are covered for allopathic treatments only in registered hospitals all over India.
- Members will be given Reimbursement of up to 75% of total amount of the bill not exceeding the sum limited to each disease.
- A member will get a maximum of benefit of Rs 2 Lakhs in ONE year
- No advance payment will be made to the members
- No carryover of non-benefit claim of the particular year to next year.
- No collection of extra amount for claimed benefit in the next financial year

ELIGIBILITY:

1. The member should be Life Member of IMA KSB and below the age of 85years.
2. Spouse, Parents & Children of Life members of IMA KSB are Eligible.

LOCK IN PERIOD:

- i) Founder members (001-500) shall have the benefit of the scheme 6 months after joining the scheme
- ii) All the ordinary members and beneficiary members below the age of 65 after 12 months of joining
- iii) All the ordinary members and beneficiary members above the age of 65 after 24 months of joining

DOCUMENTS TO BE ATTACHED

1. Duly filled and signed application form
2. IMA Life membership certificate (Xerox copy)
3. Address proof–Aadhar /Voter ID/Passport
4. Age Proof- Birth Certificate/ Pan card
5. Two passport size photos (2)

Note: At par Cheque/DD as per age tariff attached, to be drawn in favour of **IMA Karnataka State Health Scheme** payable at Gangavathi



**INDIAN MEDICAL ASSOCIATION'S
KARNATAKA STATE HEALTH SCHEME (IMA'S – KSHS), Regd.**

Indian Medical Association, Karnataka State Branch IMA House
Near IMA Circle, Alur Venkata Rao Road, Bengaluru-560 018. Ph No. 080-26703255



WHAT IS COVERED:

All the major diseases are included, Pre-existing diseases are covered. Heart Disease: -Angioplasty, By-pass Surgery and Valve replacement Surgery. Renal Failure, Haemodialysis, Renal Transplantation, All Malignant diseases, Brain Tumors, Hip and Knee replacement surgery, Spine and disc surgery, Cerebrovascular accidents, Road Traffic and other accidents, Other major illness requiring hospitalization approved by the scrutinizing committee of IMA-KSHS. Scrutinizing committee & Managing committee have the power to include more diseases as need arises from time to time.

1. The reimbursement amount is fixed for every disease. Accordingly, the benefit amount shall be reimbursed. It is subject to change as per the resolution of the managing committee. It is mandatory that members have to submit original papers as well as attested Photo copies in two sets (if the member need originals back) of treatment certificate, Discharge summary, 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** 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.
2. **The Decision of the Management Committee of IMA KSHS is final.**

MEMBER'S DISQUALIFICATION:

A) Termination by Payment default

Premium notices will be sent to each member by post/courier/Email from 1st April of every year- (Financial year 1st April to 31st March of next year)

- i) If any member of the scheme fails to pay the Premium Contribution within 30 days of the demand notice sent by the office. The member is allowed to renew till 15th July without penalty and with penalty upto 31st December. Thereafter he/she shall be treated as a defaulter and recommended for termination without further intimation. During this period claims will not be honoured.
- ii) Then he/she shall pay a fine of Rs 200/- to revive his membership.
- iii) If the above terminated member wishes to re-join the scheme one has to join the scheme as a new member with fresh lock in period.

B) Termination due to wrongful information/ Benefit claim)

- i) If a member furnishes any wrongful information in application form or any provisions of this scheme and tries to obtain any wrongful benefit under the scheme, after giving an opportunity of being heard before the managing committee, and if the explanation is not found satisfactory, the managing committee of the IMA-KSHS shall have the right to terminate the membership concerned without any benefit.
- ii) Such member shall not be eligible for any further enrollment in the IMA-KSHS and all amount paid will be forfeited.

C) Whenever a member ceases to be a life member of IMA –KSB as per its bylaw he automatically loses all the benefits and membership of the scheme. Such members can be revived only after revival of the IMAKSB membership and approval by managing committee of IMA-KSHS. However, his/her dependent beneficiary members are eligible for the benefit of the scheme provided they have paid necessary dues and premium.

Duly filled applications to be sent to registered office address mentioned above



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ADMISSION FEE STRUCTURE

Age in Years	Admission Fee 1 ST Year	Annual Premium (2nd Year onward)
Children below 25years	Rs. 4000.00	Rs. 3000.00
Below age of 35 years	Rs. 5000.00	Rs. 4000.00
Below age of 45 Years but above 35 Years	Rs. 7000.00	Rs. 5000.00
Below age of 55 Years but above 45 Years	Rs. 9000.00	Rs. 6000.00
Below age of 65 Years but above 55 Years	Rs. 11000.00	Rs. 7000.00
Below age of 75 Years but above 65 Years	Rs. 13000.00	Rs. 8000.00
Below age of 85 Years but above 75 Years	Rs. 15000.00	Rs. 9000.00

OFFICE BEARERS OF IMA KSHS

CHAIRMAN

Dr. CHINIWALAR.V. V

Mob - 9448122978

SECRETARY

Dr.SHARANABASAPPA. G. MATTI

Mob – 9448023967

TREASURER

Dr. RAGHAVENDRA. VEMALI

Mob - 9902992666