IMA Telangana Health Scheme is launched on Telangana Formation Day, the 2nd June, 2019 & will be Effective from Doctor’s Day, the 1st July 2019. It is meant to help members of IMA Telangana State, to meet the needs of hospitalization, specially for critical care illness.

Rules and regulations are coined to suit the needs of the members, and are amendable if need arises. The upper limit of reimbursement is Rs.3/5 lakhs for treatment of specified diseases per member per year.

IMA TSHS works on the principle of mutual benefit among our members and family. The Scheme is not an insurance firm but our services will be more prompt and incomparable, with the yearly payment low, when compared to the insurance companies. Major critical illnesses are included in the scheme. The scrutinizing committee and Managing committee of the scheme have the power to include more diseases, as the need arises, from time to time.

**Eligibility Criteria for Admission**

IMA Telangana State Life member, with age below 70 years can join the scheme. Member’s spouse, parents and dependent children between ages 5-25 years can join the scheme, but each has to take individual policy. The upper age limit of 70 years applies to the family members also who are joining the scheme.

The age will be calculated as on the date of receiving the application in the scheme office, duly filled, signed by the member and attested by the concerned IMA local branch president/secretary, along with the prescribed fee according to plan of coverage. (subject to realization of cheque). One time admission fee of Rs 1000/- shall be paid with application.

Annual fees has to be paid every year. Renewal Notice shall be sent one month before the expiry of the term every year. There will be no health screening for admission to the scheme. This is a tailor made scheme for IMA Members of Telangana State and their families only.

Following is the Fee structure

<table>
<thead>
<tr>
<th>AGE</th>
<th>One Time Admission Fee</th>
<th>Rs.3 Lakhs Coverage Yearly</th>
<th>Rs.5Lakhs Coverage Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 50 years</td>
<td>Rs 1,000</td>
<td>Rs 4,000</td>
<td>Rs 6,000</td>
</tr>
<tr>
<td>Above 50 years &amp;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 70 years</td>
<td>Rs 1,000</td>
<td>Rs 8,000</td>
<td>Rs 10,000</td>
</tr>
</tbody>
</table>

**SALIENT FEATURES OF THE SCHEME (See Bye-laws for details)**

IMA Telangana State Life members, up to the age of 70 years are eligible for membership in the scheme. Age is considered as on the date of receipt of duly filled application along with cheque/DD at the scheme office. Maximum amount that can be reimbursed is **Rs 3/5 lakhs - per membership per year** as per conditions laid on. Benefits of the scheme shall be given only to the members or beneficiary members (spouses, children and parents of an IMA member who have joined in the scheme) provided their membership in the scheme is active ie. renewed in time every year.
It is mandatory that the IMA Member has to join the health scheme, before seeking admission for his/her beneficiaries.
The member has to declare in the application that he/she/beneficiaries who are joining the scheme, are not suffering from any of the listed diseases mentioned in the brochure.
All the members shall provide the details of their other existing Health Insurance policies in the column provided in the application.
Members having other Insurances: Upon exhaustion of the sum assured in the personal individual policy only, the member can approach IMA Health Care Scheme.

FOR THE MEMBERS IN THE SCHEMES OF IMA TELANGANA - PP&WS, FSS & FBS.
The IMA Telangana State along with the schemes Management have decided to extend Welfare measures to all their members. One such measure is providing Health care benefits.
The Corpus Fund under the name ‘IMA TELANGANA HEALTH SCHEME’ has been earmarked, with contributions from all the three schemes- PP&WS, FSS, FBS, on pro rata basis.
The premium for the Health Care scheme for all the members in the three schemes will be paid from the IMA Health Care Fund, as complimentary, as per the shares mentioned below. However the one time admission fee of Rs 1000/- has to be paid by the member. (Members wishing to join their family members in the Health scheme, have to pay as per the tariffs mentioned in the table above.)

<table>
<thead>
<tr>
<th>S. No</th>
<th>IMA Schemes</th>
<th>Eligible Health Scheme Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>FSS</td>
<td>Rs. 2,00,000/-</td>
</tr>
<tr>
<td>2</td>
<td>FBS 'Regular' Series</td>
<td>Rs. 1,50,000/-</td>
</tr>
<tr>
<td>3</td>
<td>FBS 'A' Series</td>
<td>Rs. 1,00,000/-</td>
</tr>
<tr>
<td>4</td>
<td>For PP&amp;WS with Risk Coverage up to 10 lakhs</td>
<td>Rs. 1,00,000/-</td>
</tr>
<tr>
<td>5</td>
<td>For PP&amp;WS with Risk Coverage up to Rs.20 lakhs</td>
<td>Rs. 2,00,000/-</td>
</tr>
<tr>
<td>6</td>
<td>For PP&amp;WS with Risk Coverage up to Rs. 50 lakhs</td>
<td>Rs. 3,00,000/-</td>
</tr>
<tr>
<td>7</td>
<td>For PP&amp;WS with Risk of Coverage up to Rs. 1 Crore</td>
<td>Rs. 5,00,000/-</td>
</tr>
</tbody>
</table>

The summed up coverage from all the schemes will be limited to Rs.5 lakhs for a member for one year. If the member wants higher coverage, they should pay difference amount and get covered for 3/5 lakhs.
For Eg: If an FSS member having cover limit of Rs 2 lakhs/year, wants coverage of Rs 3/5 lakhs, the member has to pay the premium for the balance coverage as per the calculation in this table:

<table>
<thead>
<tr>
<th>For Extra Coverage benefit of</th>
<th>Upgrade to Rs. 3 Lakhs</th>
<th>Upgrade to Rs. 5 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age &lt;50</td>
<td>Age 50 to 70</td>
</tr>
<tr>
<td>1,00,000/-</td>
<td>1400</td>
<td>2700</td>
</tr>
<tr>
<td>2,00,000/-</td>
<td>2800</td>
<td>5400</td>
</tr>
</tbody>
</table>
All the rules and regulations of the IMA Telangana Health Scheme shall apply to those members also, who are subsidized by the schemes. The membership continuity in the schemes is compulsory for claiming Health care benefits. (Defaulters in the schemes will not be covered)

**PROCEDURE OF ENROLLMENT:**

Any Life member of IMA T.S, who fulfills the age criteria of 70 years, can join as Member of this Scheme. He/she can obtain the prescribed application form from IMA Telangana Health Scheme office, Hon. Secretary / President of State Body or the local branch.

**Documents to be submitted:**

i) Application should be duly filled, signed by the member/ beneficiaries and attested and stamped by the President/Secretary of local branch. Members in the three IMA Schemes should mention their Scheme membership numbers in the application form.

ii) Date of Birth proof of the member/beneficiaries.-Xerox copy of Birth Certificate / SSC Certificate /PAN Card / Passport Copy/Aadhaar card.

iii) Cheque/ DD in the name of ‘IMA Telangana Health Scheme’ of Rs 1000/- towards one time admission fee + Prescribed fee as per the age and Coverage amount mentioned in the table above, for all the IMA members who are not in any of the three IMA Schemes and beneficiaries of the member.

iv) For members in Schemes: Cheque/ DD in the name of ‘IMA Telangana Health Scheme’ of Rs 1000/- towards one time admission fee only.

**BENEFITS OF THE SCHEME:**

This scheme is entitled to be helpful to the members /beneficiary members to meet the heavy expenses for the management of critical illnesses mentioned below:

1. **Heart Disease:** - Bypass surgery and Angioplasty required for the treatment of coronary heart disease, Valvular heart disease surgery and pacemaker placement will be covered by the scheme.

2. **Cerebrovascular Events.** (CVA)

3. **Renal Failure:** - Renal transplantation. For Dialysis a cap of Rs 1 lakh /year will be applicable.

4. **Malignancy:** - Surgery, Radiotherapy and chemotherapy required for the treatment of all cancers will be covered under the scheme. For Chemotherapy and Radiotherapy, a cap of Rs 1 lakh/ year will be applicable

5. **Major Surgeries:** -Surgery for knee and hip joints, spinal stenosis and disc surgery or other major surgeries will be covered by the scheme.

6. **Polytrauma:** RTA and other accidents will be covered by the scheme.

Only the above mentioned diseases are presently covered in the scheme. Further diseases will be added in future as the scheme stabilises.

A member will get a maximum of benefit of Rs.3/5Lakh per in one year for above mentioned diseases.

**PROCEDURE FOR CLAIM**

a) The member who is going to get admitted for treatment in the panel/recognised hospital, has to inform the same to the IMA Telangana Health Scheme office.
b) The member after getting discharged from the hospital has to obtain a Claim form with check list, from the IMA Telangana Health Scheme office. It should be duly filled, signed by the member and attested by the designated person from the treating hospital and submitted in the scheme office.

c) It is mandatory that the member has to submit original papers as well as self attested photo copies of treatment certificate, discharge summary, breakup of bills, professional charges, cost of medicines and investigations and any other documents upon which a claim is based within 60 days of bill date / discharge from the hospital. The member shall also give additional information as demanded by the scheme which may be required in dealing with any claim. If a claim in any manner is found fraudulent or supported by false evidence, the scheme shall not be liable to make any payment and may lead to termination of membership. Original bills and papers will be given back to the member after verification.

d) Eligible amount will be paid 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 managing committee, all payments shall be made by A/c payee cheque only. Managing committee will have the discretion to pass / reject payment of bill in cases where they are not satisfied about the genuineness of the claim.

e) Members will be given reimbursement of 90% of total amount of the bill (after deductions, if any) not exceeding the sum limited to each diseases. (10% of the hospital bill shall be borne by the member).

f) Nominees of the members mentioned in the original application form of the member shall receive the benefits, in case of death of the member during treatment.

g) A member will get a maximum benefit of Rs.3.5 lakhs in one year according to his/her eligibility, for single or multiple admissions.

h) The managing admissions committee is empowered to add or alter or delete the name of the Hospital from the empanelled list.

i) No advance payment will be made to the members/hospitals. (No Cashless Facility will be available)

j) Managing committee of the scheme shall decide about the claim. State Working Committee of IMA Telangana state, shall be the appellate body. No disputes can be challenged in any court of law.

k) New members of the scheme will get the benefit on completion of one month, after joining the scheme. (Lock in/Window period)

l) Charges of engaging a special nurse or attendant will not be reimbursed.

m) Expense incurred on travel or ambulance will not be allowed.

n) Food, laundry and telephone bills will not be reimbursed.

o) Claim for treatment in systems other than Modern Medicine will not be allowed.

p) Claim on cosmetic treatment, dental procedures, Cataract, external appliances like spectacle, hearing aids etc will not be reimbursed.

q) Room rent up to Rs. 3000/- per day & ICU rent up to 8000/- per day will only be considered for reimbursement.

r) Pre Hospitalisation & Post Hospitalisation expenses are not covered in the Scheme.

Footnote: As this scheme is FOR THE DOCTORS, OF THE DOCTORS AND BY THE DOCTORS of IMA Telangana and is not a commercial venture, members joining the scheme are requested to be judicious enough in utilizing the benefits of the scheme and uphold the dignity of our noble profession and help in making the scheme successful and viable.

Dr B Pratap Reddy
President
IMA Telangana State

Dr Sanjeev Singh Yadav
Hony State Secretary
IMA Telangana State