



NATIONAL FAMILY WELFARE SCHEME !

A SCHEME EXCLUSIVELY FOR THE MEMBER'S FAMILY AFTER DEATH & FOR THE DISABLED, END STAGE DISEASED WHO ARE UNFIT TO PRACTICE !!

Dear Members,

IMA National Family Welfare Scheme, is a Scheme Launched by IMA **Head Quarters**, by popular demand which is little bit different from our **Social Security Scheme**.

1. To provide **financial assistance** to Family in the event of **Scheme Members death**.
2. To provide **financial assistance** to the Scheme member who becomes **permanently disabled and thereby unfit to practice**.

1. Title

The scheme shall be known as “IMA Family Welfare Scheme” of National IMA and is established to achieve the objectives mentioned in clause IV (ii) of the memorandum of IMA Family Welfare Scheme.

2. Commencement of the scheme

The scheme shall be operative with effect from January 2018.

3. Aims and objectives of the scheme

1. To provide financial assistance to the family of medical practitioner in the event of his death.
2. To assist financially any family/nominee of the bereaved family due to demise of the member.
3. To promote the welfare of the unfortunate families of the members who have either died or are in the end stage disease.
4. To provide financial assistance to the member who has become permanently disabled there by rendering him unfit to practice his profession during his life time.
5. To support activities of National IMA.

4. Eligibility for membership

Any IMA life member below the age of 65 years on the day of joining the scheme is eligible to become member of the scheme.

Note:

- a. Membership comes into effect only when the IMA Family Welfare Scheme, the policy document signed by the chairman and the Hony. Secretary of the scheme is issued to the member.

5. Admission Fee

- a. Any eligible life member of IMA willing to become a member of the scheme can do so on payment of **Admission fees** as stated below.

i) Admission Fee

1. Members Below 30 years:	3000
2. 31 years to 40 years	5000
3. 41 years to 50 years	7000
4. 51 years to 60 years	10000
5. 61 years to 65 years	20000

ii) Joining Fee Rs.500

Total Admission fee i + ii

- b. A member who wants to join the scheme shall pay the amount as account payee cheque. Online payment or DD in favour of the scheme payable to – “IMA Family Welfare Scheme”.

6. Members Contribution.

- (A) Every member of the scheme shall pay Rs.500 (Rupees Five Hundred only) every year as **Annual Subscription fee** for 25 years. There after no membership fee shall be collected and he will be considered as honorary member enjoying every rights of the members of the scheme.
- (B) From the joining fee of Rs.500, Rupees Two Hundred goes to National IMA to support IMA activities and Rs.300/- goes to the scheme.
 - (a) Every member of the scheme shall pay fraternity contribution of Rs. 300 on the event of death of a member as demanded by the Hony. Secretary of the scheme every year. Out of this amount Rs. 100 will be credited to the corpus fund and the balance Rs. 200 shall be paid to the bereaved family member - nominee.
 - (b) The Corpus fund will be utilised for giving support to the disabled and incapacitated practitioners who are members of the scheme. The type and amount of support given from the corpus fund will be decided by the Managing Committee on individual basis.
 - (c) Members need to pay the fraternity contribution for death up to 50 per annum. Over and above 50 deaths in a year will be paid from the corpus fund of the scheme.

3. If a member pays every year his annual subscription and fraternity contribution continuously for 25 years shall not pay any such contribution thereafter, yet he remains as honorary member of the scheme. For this 25 years will be calculated from the day of enrolment to the scheme.
4. One Time Payment - An eligible member who joins as a member of the scheme by paying one time lump sum payment of Rs 400000 which is non refundable become life member of the scheme. Such member need not make any further payment to the scheme and shall enjoy the same benefit as that of other members of the scheme.

7. Members Disqualification.

1. Every ordinary member of the scheme shall pay his annual subscription and the fraternity contribution before April every year. The notice of the annual subscription and the fraternity contribution for a maximum of 50 deaths that have occurred during the previous calendar year shall be send during the second fortnight of every March and the member has to pay the amount within 30 days of the notice, failing which he is liable to pay a fine of Rs. 50 per month.
2. If the default continues beyond the period of 90 days then a notice by registered post at the members cost shall be issued to such a member and if the member does not pay the demand sum within 15 days of the receipt of such notice, then the membership shall stand terminated herewith.
3. If a member supplies any wrongful information in his application form or at any time during his membership term by which he violates any profession of the scheme and thus he tries to obtain any benefits under the scheme, then after giving an opportunity of being heard before the managing committee. If his explanation is found to be unsatisfactory the managing committee of the scheme shall terminate the membership of the member concerned subject to ratification by the general body of the scheme.
4. After termination of membership of a member, he can join the scheme as a new member.
5. If any member at a time for any reason ceases to be a member of IMA his membership of the scheme shall cease automatically.

8. Discontinuation of Membership

1. If any member voluntarily retires as a member after 5 years he shall get a refund of 50 percent of his contribution to corpus fund and if the retirement is before 5 years there shall be no refund.
2. Such a member on his retirement will not get any refund of his admission fees and his fraternity contribution made during his membership period.

9. Members Right

1. On the event of demise of a member the fraternity benefit to be paid to the nominee / nominees / legal heirs shall be calculated as 200 times the net membership of the scheme.

Net membership shall be calculated by deducting the total number of demises + total number of resignations + total number of deletions + total number of honorary members from the total enrolment on the previous day of the death of the member.

2. On the receipt of information from a responsible member of the family of a member, that the member has become permanently, physically disabled there by rendering him unfit to practice his profession, such a member shall have an option of voluntary retirement from the scheme and in that event he shall get refund of his entire contribution to corpus fund and his membership shall stand terminated.
3. The amount to be paid under clause one and two shall be paid as DD payable at the place of nominee / nominees / legal heirs within one of the receipt of the information of the death or physical disability as the case may be subject to satisfy all conditions prescribed by the managing committee of the scheme and surrender of the scheme policy document.
4. In the event of loss or non surrender of policy document the managing committee will take the final decision on the disposal of the claim.
5. On the event of demise of the member the fraternity benefits will be paid to the nominee / nominees / legal heirs only.
 - a. If the member has been a member of the scheme at least for two years from the date of joining of the scheme provided he has below the age of 50 years at the time of joining the scheme.
 - b. If the member has been a member of the scheme or at least three years from the date of joining the scheme provided he was 50 years at the time of joining the scheme.

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