



IMA NATIONAL HEALTH SCHEME



Website: www.imanhs.com, Email: imanhs2016@gmail.com

IMA National Health Scheme is the only scheme that allows you to join up to 80 yrs of age. IMA member, their spouse, parents and children can join the scheme provided they are below 80 years. IMA National Health Scheme is the Youngest Scheme of IMA launched in 2015. Our Aim is to provide financial assistance to its member, his/her spouse, children and parents in the event of hospitalization for diagnosis, treatment and management of the diseases. Advance Financial Assistance Contribution (AFAC) and Annual Subscription fees (AS) are to be paid every year.

BENEFITS OF THE SCHEME

Treatment cost above Rs. 5000/- and up to 3Lakhs will be covered per membership year. Members and his/her dependents with pre-existing diseases like Cancer, Cardiac, Life style diseases or any other diseases are allowed to join. There will be no health screening for admission to the scheme. This provision makes IMA Health Scheme unique from other schemes.

FEE STRUCTURE AT THE TIME OF JOINING

Age	AF	AMS	AFAC	GST 18%	Total Rs.
Less than 25 yrs	1000	500	2500	720	4720
Above 25 yrs below 35 yrs	1000	500	3000	810	5310
35 yrs to below 45 yrs	1250	500	3000	855	5605
45 yrs to 55 yrs	1750	500	3000	945	6195
55 to below 60yrs	5000	500	5000	1890	12390
60 to below 65yrs	7000	500	7000	2610	17110
65 to below 70yrs	8000	500	8000	2970	19470
70 to below 80yrs	10000	500	10000	3690	24190

(AF-Admission Fee, AMS-Annual Membership Subscription,
AFAC-Advance Financial Assistance Contribution)

Admission Fee is onetime Payment.
AMS & AFAC to be paid every Year for renewal

PAYMENT CHART FOR RENEWAL FROM 2nd YEAR ONWARDS

Age	AF	AMS	AFAC	GST 18%	Total	Age	AF	AMS	AFAC	GST 18%	Total
Less than 25 yrs	Nil	500	2500	540	3540	55 yrs to below 60 yrs	Nil	500	5000	990	6490
Above 25 yrs below 35 yrs	Nil	500	3000	630	4130	60 yrs to below 65 yrs	Nil	500	7000	1350	8850
35 yrs to below 45 yrs	Nil	500	3000	630	4130	65 yrs to below 70 yrs	Nil	500	8000	1530	10030
45 yrs to below 55 yrs	Nil	500	3000	630	4130	70 yrs to below 80 yrs	Nil	500	10000	1890	12390

SALIENT FEATURES OF IMA NATIONAL HEALTH SCHEME

- In IMA NHS there is no gross escalation of annual premium amount. For example, a person joining the scheme at the age of 25 years will be paying the same amount of Rs.3500/- till he/she reaches 55yrs as renewal fee per annum for an upper limit of Rs.3 lakhs reimbursement benefit.
- Higher Premium is due only after 55 years of age: - Rs. 5500(55-60yrs), 7500(60-65yrs), 8500(65yr to 70 yrs) and for 10500 (70 yrs above).
- Member is allowed to join other Insurance Schemes and State Health Schemes. • All pre-existing diseases are covered including Cancer.
- **No medical screening test required for joining IMA National Health Scheme.**
- Member can join till the age of 80 years. It is the only Scheme which allows the IMA member and his family to join above the age of 65yrs.
- Immediate relatives of IMA life members can also be enrolled once he/she becomes a member of the scheme.
- Medical Reimbursement can be claimed **only after completion of Lock in Period**, according to your age at the time of joining the scheme. 1 year for members up to **55yrs**, **2years** for age group **55 to 70 years** and 3 years for age group **70 to 80 years**.
- It is mandatory that the member has to submit original papers as well as attested photo copies of treatment certificate, discharge summary, breakup of bills, professional charges, cost of medicine 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, if needed, & self-addressed, stamped (for Speed Post) envelope should be enclosed for the purpose.
- Scrutinizing committee will examine the genuineness of the claim. **75% of the total bill after deductions** will be reimbursed to a maximum of **Rs. 3 lakhs per membership year**.
- More than insurance companies, this scheme is for the medical Fraternity & its family to provide financial help at the time of hospitalization.
- IMA NHS is an Additional Health Protection, Member Friendly Mediclaim Scheme Managed by Professionals for profession.
- Rupees Fifty is earmarked for Branches/ any Members as promotional fee for each member they enroll and can be claimed by the branch or by a promoter

Office Bearers

Dr. R. V. Asokan
IMA National President

Dr. Anilkumar J Nayak
Hon.Secretary General.

Dr. Shitij Bali
Hony.Finance Secretary

Dr. Jayesh Lele
Chairman. 9819812996

Dr. P. Gopikumar
Hon. Secretary. 9400071133

Dr. Alfred Samuel
Treasurer. 9387304185

Communications to be sent to the Scheme Secretary:

Dr. P. Gopikumar

"Smruthi", Olarikkara, PO Pullazhi, Thrissur – 68012, Kerala.
imanhs2016@gmail.com, www.imanhs.com Ph : 9400071133