

## FAMILY BENEFIT SCHEME

### A.P. STATE BRANCH OF INDIAN MEDICAL ASSOCIATION

#### **AIMS AND OBJECTIVES:**

1. To provide immediate substantial financial aid to the family of the members of the scheme on his/her demise.
2. To promote life Membership of IMA.

#### **FEES:**

1. The fees to be paid at the time of admission is Rs. 1500/- (Rupees fifteen hundred only).
2. Every member of the Scheme shall contribute Rs.50/- (Rupees fifty only) each time towards, Fraternity Contribution in the event of death of a member, which will be paid to the Nominee of the Deceased member.
3. A member pays the Fraternity Contribution continuously for a period of 25 years only. Afterwards he/she need not pay such contribution, but enjoys all the privileges of a regular member.
4. The Fraternity Contribution will be drawn from the Caution Money Deposit Account of each member and paid to the Nominee of the deceased member within 60 days of the claim received complete in all respects. Then a demand will be made by the Secretary by a bill under certificate of posting to each member once in 6 months i.e., in January and July each year for the outstanding dues as on that date. This amount is to be paid by all the members within 30 days of the demand, failing which a late fee of 25/- per month or part thereof delay will be levied. If the dues are not cleared within six months, a registered notice will be given asking for the payment of dues which if not paid by the date specified in the notice will result in the termination of membership and forfeiture of caution deposit without any further notice.

#### **ELIGIBILITY FOR MEMBERSHIP**

1. Must be a life member of IMA through A.P. State Branch. When Husband and Wife are doctors and intend to join the scheme, they have to join as individual members in the Scheme.
2. Must be below 45 years of age as on the date of payment of the relevant fees for admission into FBS by demand draft.

#### **PROCEDURE OF MEMBERSHIP**

1. Doctors desiring to join the scheme will apply to the Secretary of the Family Benefit Scheme in the prescribed application form along with a DD of Rs.1500/- drawn in favour of **Hony. Secretary Family Benefit Scheme, A.P. State IMA** payable at Hyderabad and (Xerox copy of the subscription receipt for life membership of IMA. (Accepted subject to verification from State IMA Office) / Life Membership Certificate and proof of date of birth (Certified copy of S.S.C. or Matriculation Certificate) and shall get the application duly attested and forwarded by the local branch Secretary.
2. Must submit a Voluntary Health Declaration in the prescribed proforma. However it may be noted that the presence of any of the diseases is not a disqualification for joining the scheme. But want on concealment of the same can lead to disqualification at a later date, under Clause X Sub Clause I of the Constitution of FBS.
3. Must enclose two passport size photographs, one pasted to the application form duly attested by the local branch Secretary/President and the other kept free along with the application form.
4. The application forms can be had from the Family Benefit Scheme Office at Hyderabad or the Local IMA Branch Secretary. Only application forms supplied by the FBS office are to be used.

**CLAIMS:**

In the event of death of a member, the nominee shall inform the same to the Secretary and ask for the claim form.

The claim form duly filled in along with the DEATH CERTIFICATE and other relevant enclosures as noted in the claim form are to be sent to 10. The application for enrolment must be made only in the specific application secretary of the Scheme through the Secretary of the Local branch of IMA duly attested and forwarded by him.

The first Nominee (or the second Nominee in the case of prior death of the first Nominee) of the deceased member will get the benefits as follows:

The Fraternity Contribution Benefit will be calculated according to the membership strength of the scheme on the 1st day of the month in which the death has occurred; at the rate of Rs.50/- per member.

**SALIENT FEATURES - THE FBS "A" SERIES**

1. The series is started with the primary aim of providing an opportunity for doctors above 45 years of age who have missed the earlier opportunity to join the existing series to enjoy the benefits of the Family Benefit Scheme.
2. The Scheme operation in the series will be identical to the existing scheme. (Fees, procedure for membership, claims etc).
3. All the constitutional provisions will be the same as in the existing scheme.
4. The same Managing Committee will have administrative and financial control of the FBS "A" series also.
5. The FBS "A" series will commence from 1st July 1995. To start with there will be no age limitation for the first six months i.e., up to the 31st December 1995. From 1st Jan. 1996 the enrolment will be open only to members below 60 years of age and subsequently every 6 months the age limitation will be brought down by 5 years till the age limitation is brought to 45 years as in the present scheme.
6. The FBA "A" series has become operative from 1st Jan. 1996.
7. The accounts, of the two series will be separate. The members of each series will be contributing to deaths in the respective series only. The Fraternity Contribution Benefit also will be computed on the basis of the membership strength of the respective series.
8. The members are entitled for enrolment in any one series only
9. When the two series reach concurrent status, i.e., when the upper age limit become 45 years, the allotment of members to the two series will be made by lots to fill in the vacant position in the existing FBS series caused by deaths, Voluntary Retirement and Terminations of the members in the existing series. The application for enrolment must be made only in the specific application form for the FBS "A" series supplied by the FBS office.
11. All payments to the FBS "A" series have to be made only by Demand Drafts payable at Hyderabad drawn in favour of **Hony. Secretary Family Benefit Scheme 'A' Series AP State IMA.B**

**Office Address**

*Hony. Secretary,*

**FAMILY BENEFIT SCHEME**

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