



INDIAN MEDICAL ASSOCIATION FAMILY SECURITY SCHEME TELANGANA STATE



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SALIENT FEATURES OF FAMILY SECURITY SCHEME, IMA TS

Introduction

- **Aim of Family Security Scheme is to give financial support to the bereaved family of the member in the scheme in the event of unfortunate death.**
- This is a **Fraternity Contribution (FC)** Scheme, wherein, when a member in the scheme expires, the remaining members in the scheme contributes a fixed amount to the family of deceased members. The scheme is only the liaison between the members.
- The amount collected as FC, is distributed to the nominees of the deceased family as **Death Fraternity Contribution (DFC)**. This is Rs 20 Lakhs, which is disbursed immediately after the required amount is collected. This is unlike the Insurance policies, wherein the money collected as premiums is either invested or circulated for interest and is solely profit oriented.
- FSS is the scheme run by our IMA Telangana State, with all the financial transactions now totally transparent, regularly audited, overseen by State Financial Committee.
- Managed professionally by Managing Committee and FSS Council, represented by FSS members from all three Zones of Telangana.

Latest Features of the Scheme

- **AGE limit** for joining the **FSS** is now being raised up to **65** completed years, from earlier 55 years, as approved in the FSS Council meeting
- **Period of payment of Fraternity Contribution** by a member has been **fixed to 30 Years, for new members joining the scheme.**
- **All existing members** will be given option of retirement **on attaining the age of 80 years, with their Fraternity Benefit.**
- **Window period:** There shall be a window period of **one year** for sending the FC bill as well as for payment of DFC in event of death.
- **Disability Benefit:** Members who have become disabled, due to illness or accident and no longer able to continue in profession, will be given option to retire from the scheme. They will be paid onetime settlement. However, if family wishes to continue membership of the member, they can do so.
- **Death Fraternity benefit: DFC of Rs 20,00,000/-** will be paid to the nominees of deceased member of the scheme, **within one month** of sending FC bill to the members. The DFC Benefit will be paid to designated Nominee, either by way of Cheques or RTGS to their respective Account as per prevailing conditions.
- **Fraternity Contribution:** The **FC** contribution per death is reduced from Rs 800/- to Rs 750/
- In future also, for every increase of 200 in scheme membership, FC contribution per death can be reduced by Rs 50. Goal isto bring down the FC Contribution to Rs 550 to Rs 600 per death.

Welfare Measures:

- **IMA TS Health Scheme** benefit, covering all Critical Illnesses, of Rs 2,00,000/- per member/year, is given as complimentary to all FSS Members. (Member should be regular in his payments of FC)
- Bi-annual Master Health Check-up for scheme members above age of 50 years, as complimentary from FSS, is being planned.

Admission Fee : Payable is as follows:

Cheque or Demand Draft in favour of 'APPA FSS IMA TS'. Payable at Hyderabad.

AGE of Member	ADMISSION FEES
Upto 35 yrs	Rs 5,000/-
36 to 45 yrs	Rs 10,000/-
46 to 50 yrs	Rs 15,000/-
51 to 55 yrs	Rs 20,000/-
56 to 60 yrs	Rs 40,000/-
61 to 65 yrs	Rs 80,000/-

Eligibility:

- Should be a Life member of IMA TS, with age under 65 years.
- Eligible couple members shall join the scheme as individual members.

Procedure of Enrolment:

- a) The prescribed application form can be obtained directly from the FSS Office located in the IMA Building, Esamia Bazar, Koti, Hyderabad or from Hony. Secretary of the concerned Local Branch. Application can also be downloaded from IMA TS website.
- b) Documents to be submitted along with the application:
 1. Copy of Life Membership Certificate issued by IMA Head Quarters, New Delhi. For newly joined IMA life members, the receipt of payment of LM fee or a certificate from Secretary of local branch, to that effect is sufficient.
 2. Copy of Proof of Date of Birth: Xerox copy of (SSC/PASSPORT COPY/PAN COPY/AADHAAR CARD with Date of Birth).
 3. Proof of payment- DD/Cheque, (Cheque Subject to realization)
 4. The applicant should send the application form duly filled, signed and with fingerprints of the member and the nominees, affixed on the application.
 5. Photographs of the member and the nominees should be affixed in the columns provided.
 6. The application should be attested by the Local Branch President/Secretary.
 7. Date of receipt of the application form (completed in all aspects) along with payment, Age Proof Certificate, Life Membership Certificate, in the APPA Family Security Scheme office is considered as the Date of Admission.
 8. A member can name up to three nominees only in his application form. Percentage of distribution among nominees is prerogative of the member.

Request all the IMA TS members to avail this golden opportunity to join the FSS and secure your health (through complimentary Health Scheme benefit) and the future of your family.

MORE THE NUMBER, HEALTHIER THE SCHEME

Dr. K.Rajeshwar
Chairman

Dr.G.R.Linga Murthy
Hony. Secretary

Dr.J.Vijay Rao
Finance Secretary

Family Security Scheme, IMA TS

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