



# INDIAN MEDICAL ASSOCIATION

## TELANGANA STATE HEALTH SCHEME



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Date: 01-06-2023

The IMA Telangana State Health Scheme was conceptualized in March, 2019, to help members of IMA Telangana State, to meet the needs of hospitalization, especially for critical care illness. It was inaugurated on Telangana formation day i.e. 2<sup>nd</sup> June 2019 and started functioning from 1st August 2019. The scheme is run by IMA Telangana State for the benefit of our medical fraternity and their family members, even if they are not from medical profession.

For joining the IMA TS Health Scheme, members who are active in IMA TS Schemes (FSS, FBS & PPWS) only, are eligible.

A Corpus of Rs 1 crore was generated from the schemes i.e., FSS, PPWS and FBS. Hence all the scheme members are given complimentary coverage as per the table 2, for non defaulters, with age limit of 80 years. Health Scheme Member's spouse, parents, up to the age 70 years and dependent children between ages 5-25 years can join the scheme individually.

As Health Scheme is accepting only emergency cases, the member will get complementary coverage from all the three schemes (FSS, FBS & PPWS). The coverage will be limited to Rs.5 lakhs only. The complementary coverage which he/she is eligible for one year is given in table 2.

There is no **upgradation**, over and above the eligible complementary coverage from the three schemes (FSS, FBS & PPWS)

### **BENEFITS OF THE SCHEME**

- HEART DISEASE:** - Bypass surgery, Angioplasty, Valvular heart disease surgeries and pacemaker placement.
- CEREBRO VASCULAR ACCIDENTS.**
- MALIGNANCY:** - Surgery, Radiotherapy and chemotherapy required for the treatment of all cancers are covered in the scheme. For Chemotherapy and Radiotherapy: The capping is 70% in the 1<sup>st</sup> year, 60% in the 2<sup>nd</sup> year, 50% from the 3<sup>rd</sup> year onwards of the total coverage.
- POLYTRAUMA:** Road traffic accidents and other accidents will be covered by the scheme.
- ACUTE MEDICAL EMERGENCIES:** Which needs MICU and ventilator care.
- ACUTE SURGICAL EMERGENCIES** like Acute Appendicitis, Acute Cholecystitis, Acute Obstructive & Strangulated Hernia, etc and not for Selective or Elective Surgeries.

### **DOCUMENTS REQUIRED FOR ENROLLEMENT**

- Indian Medical Association life membership Xerox copy.
- Application should be duly filled, signed by the member/ beneficiaries, Members in the three IMA Schemes should mention their Scheme membership numbers in the application form and submit Xerox copies of Certificate.
- Date of Birth proof of the member/beneficiaries.-Xerox copy of Birth Certificate / SSC Certificate / PAN Card / Passport Copy/ Aadhar card.
- Mode of payment Cheque/DD in favor "IMA TS Health Scheme.

**There is no cashless facility only reimbursement**

**Table-1 NEW TARIFFS FOR IMA TS HEALTH SCHEME  
SCHEMES MEMBERS UPTO 80 YEARS**

<b>Particulars</b>	<b>One Time Admission Fee + Administration Fee</b>	<b>Eligible Complementary Coverage</b>
New Scheme Members	Rs. 2000/-	
Renewal for Scheme Members	Rs. 1000/-	

**For Spouse, Children and Parents**

<b>PARTICULARS</b>	<b>One Time Admission Fee + Administration Fee</b>	<b>BELOW 50 YEARS</b>		<b>FROM 51-70 YEARS</b>	
		<b>3 LAKHS COVERAGE</b>	<b>5 LAKHS COVERAGE</b>	<b>3 LAKHS COVERAGE</b>	<b>5 LAKHS COVERAGE</b>
New Membership for Spouse, Children, Parents	Rs. 2000/-	Rs. 6,000/-	Rs. 10,000/-	Rs. 9000/-	Rs. 15000/-
Renewal for Spouse, Children, Parents	Rs. 1000/-	Rs. 6,000/-	Rs. 10,000/-	Rs. 9000/-	Rs. 15000/-

**Table-2 FOR THE IMA TS - PP&WS, FSS& FBS MEMBERS**

<b>Table for calculation of IMA Health Scheme Benefit/coverage eligibility for the three IMA Scheme members</b>		
<b>S. No</b>	<b>IMA Schemes</b>	<b>Complimentary coverage</b>
1	FSS	Rs. 2,00,000/-
2	FBS 'A' Series	Rs. 1,00,000/-
3	FBS 'Regular' Series	Rs. 1,50,000/-
4	For PP&WS Coverage up to Rs. 10,00,000/-	Rs. 1,00,000/-
5	For PP&WS Coverage up to Rs. 20,00,000/-	Rs. 2,00,000/-
6	For PP&WS Coverage up to Rs. 30,00,000/-	Rs. 3,00,000/-
7	For PP&WS Coverage up to Rs. 40,00,000/-	Rs. 4,00,000/-
8	For PP&WS Coverage up to Rs. 50,00,000/-	Rs. 5,00,000/-

**Table - 3 PREMIUM AMOUNT FOR SPOUSE, CHILDRENS & PARENTS**

<b>S. No</b>	<b>PREMIUM</b>
<b>1</b>	For age below 50 Years Rs. 2000/- per Lakh
<b>2</b>	For age 51 Years to 70 Years Rs. 3000/- per Lakh

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Hony. Treasurer  
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To,