



**Dr. B. C. Roy**  
Bharat Ratna  
Past President, IMA



**Dr. Ketan Desai**  
Chief Patron, IMA  
Past President-IMA, WMA & MCI



# **SCHEMES** OF **INDIAN MEDICAL ASSOCIATION**



**IMA National Health Scheme**

**IMA National Social Security Scheme**

**IMA National Family Welfare Scheme**

**IMA National Professional Protection Scheme**

**Dr. R V Asokan**  
National President  
IMA HQs, New Delhi

**Dr. Anilkumar J. Nayak**  
Hony. Secretary General  
IMA HQs, New Delhi

**Dr. Shitij Bali**  
Hony. Finance Secretary  
IMA HQs, New Delhi



Dr. R V Asokan  
National President, IMA



Dr. Anilkumar J Nayak  
Hony. Secretary General, IMA

## “IMA – The Saviour”

IMA is our second home. IMA not only caters for our academic needs it defends us like a trade union. However the sacrosanct duty of IMA is the welfare of the members and their families. The schemes of IMA provide social security, friendly assistance during ill health, legal defence and disability cover. All these by the concerted action of the concerned fraternity.

Let us help the family of a colleague.

The fraternity will look after our family.

We Request all members to join & Promote all our Schemes running by IMA Hqs.

This 2nd edition Brochure has also been revised and prepared by Dr Jayesh Lele, Chairman, IMA NATIONAL HEALTH SCHEME.

INDIAN MEDICAL ASSOCIATION is running various schemes at the national level for the benefit of its members.

**IMA NATIONAL PROFESSIONAL PROTECTION SCHEME** is providing legal help and financial assistance to medical professionals in case of litigation.

**IMA NATIONAL HEALTH SCHEME** is providing treatment benefits to members, spouses, children and parents. This benefit is in addition to any other health insurance scheme they hold.

**IMA NATIONAL FAMILY WELFARE SCHEME** is providing financial assistance to members and family in unfortunate situations of death and disability.

**IMA NATIONAL SOCIAL SECURITY SCHEME** is providing financial assistance to member family in the event of unfortunate demise

Dr. R V Asokan  
National President, IMA

Dr. Anilkumar J Nayak  
Hony. Secretary General, IMA



**Dr. Jayesh Lele**  
Chairman



**Dr. P. Gopikumar**  
Hony. Secretary



# IMA NATIONAL HEALTH SCHEME



Website: [www.imanhs.com](http://www.imanhs.com), Email: [imanhs2016@gmail.com](mailto: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 2<sup>nd</sup> 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. Jayesh Lele**  
Chairman. 9819812996

**Dr. Anilkumar J Nayak**  
Hon.Secretary General.

**Dr. P. Gopikumar**  
Hon. Secretary. 9400071133

**Dr. Shitij Bali**  
Hony.Finance Secretary

**Dr. Alfred Samuel**  
Treasurer. 9387304185

Communications to be sent to the Scheme Secretary:

**Dr. P. Gopikumar**

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





इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Name: IMA NATIONAL HEALTH SCHEME  
Pay Directly to: imanhs@indianbk



**BHIM UPI**  
BHARAT INTERFACE FOR MONEY UNIFIED PAYMENTS INTERFACE



वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE

*Bank Account details.....*

**IMA National Health Scheme  
Indian Bank, Poojappura branch  
Acc.No.6325007299  
IFSC: IDIB000P202**



**Dr. J A Jayalal**  
Chairman



**Dr. Syam D. Gopal**  
Hony. Secretary

# INDIAN MEDICAL ASSOCIATION NATIONAL FAMILY WELFARE SCHEME

- ★ EXCLUSIVELY FOR IMA LIFE MEMBERS
- ★ FRATERNITY BENEFIT TO FAMILY
- ★ DISABILITY BENEFIT IN CASE OF END STAGE DISEASES

Visit us



[www.nationalfamilywelfarescheme.com](http://www.nationalfamilywelfarescheme.com)



[imanfws2018@gmail.com](mailto:imanfws2018@gmail.com)



[9383488443](tel:9383488443)

Dear Members

Welcome to IMA National Family Welfare Scheme launched by IMA National Head Quarters, Delhi in 2018. It is another novel scheme to give our member's family financial support in case of an unfortunate demise of a member.

The scheme also gives disability benefit for those members who are permanently disabled causing incapacity to continue professional job.

#### **Eligibility to Join**

Should be a Life member of IMA.

#### **Age Limit**

Can join up to 65 years only.

### **A Novel Scheme under National IMA**

**Dr. R.V.ASOKAN**

Hon. National President  
IMA Head Quarters, New Delhi

**Dr. ANIL KUMAR J NAYAK**

Hon. Secretary General  
IMA Head Quarters, New Delhi

**Dr. SHITIJ BALI**

Hon. Finance Secretary  
IMA Head Quarters, New Delhi

## Admission Fee

Age	Admission Fee	Annual Subscription	GST	Total
Below 30 yrs	3000	500	630	4130
30 - 39 yrs	5000	500	990	6490
40 - 49 yrs	7000	500	1350	8850
50 - 59 yrs	10000	500	1890	12390
60 - 65 yrs	20000	500	3690	24190

## Payment

Can pay through payment gateway in the website.

Can send a DD / Cheque in favour of "IMA National Family Welfare Scheme" payable at Varkala.

## Annual Subscription + Annual Fraternity contribution

Every member should pay Rs. 500 + GST (590) as annual Subscription for a maximum of 25 yrs. After that member becomes an honorary member and need not pay yearly payments but is eligible for fraternity benefit on demise.

For each death a member has to pay Rs. 300/- as AFC. Out of this Rs. 200/- will go to the demised members & Rs. 100/- to the Corpus Fund.

## One Time Payment

By paying Rs. 4,00,000 + GST (4,72,000) as Non refundable deposit the member will become life member and become eligible for all rights and no need to pay other payments.

## Member Benefit

On the event of demise of a members Rs. 200 x Total Active members will be the fraternity benefit.

Disability benefit will be judicially decided by the Management Committee.

## Lock in Period

Joining age below 50 yrs : 2 yrs

Joining age above 50 yrs : 3 yrs

Contact office or visit website for more details or doubts.



## Scheme Office Bearers

### Dr. J.A.JAYALAL

Chairman, NFWS  
Annammal Hospital  
Kuzhithurai,  
Kanyakumari Dist.,  
629163, Tamilnadu State  
Ph: 09443160026  
Email: lapsurgeon2001@yahoo.co.in

### Dr. SYAM D GOPAL

Hony. Secretary  
IMA National Family Welfare Scheme  
Kalyani Mall, Shop No.5  
Marakkadamukku, Palachira.P.O, 695143  
Trivandrum, Kerala  
Ph : 09447087766, 9383488443  
Email : syamdgopal@hotmail.com  
imanfws2018@gmail.com

### Dr. SUDARSANAN.G

Treasurer, NFWS  
Vismaya, AKG Nagar  
Pangappara. P.O, Trivandrum 695581, Kerala State.  
Ph : 0471 2418760, 9349418760  
Email : gopalsudarsanan@gmail.com

## OFFICE ADDRESS

### IMA NATIONAL FAMILY WELFARE SCHEME

Kalyani Mall, Shop No.5, Marakkadamukku  
Palachira. P.O, 695143, Trivandrum, Kerala.  
Ph : 9383488443  
Email : imanfws2018@gmail.com

SCAN THE QR CODE TO GO TO WEBSITE



Join National Family Welfare Scheme also and enhance your family protection to a larger amount giving you more sense of security. You are also helping your colleague's family in their distress giving you a sense of satisfaction.





**Dr. Ajay Kumar**  
Chairman, IMA NPPS



**Dr. Srikumar Vasudevan**  
Hony. Secretary, IMA NPPS

## **IMA NATIONAL PROFESSIONAL PROTECTION SCHEME**

**Avail Legal help, Secure Peaceful Practice**

*Unique wing of IMA*

---

**P**rovides legal assistance and financial assistance to members to fight all legal issues related to modern medical practices in any fora including consumer courts, civil courts, criminal courts, lok adalat, Human Rights Commission, vanitha.

---

## IMA NATIONAL PROFESSIONAL PROTECTION SCHEME

Avail Legal help, Secure Peaceful Practice  
Unique wing of IMA

Provides legal and financial assistance to members to fight all legal issues related to modern medical practices in any fora including Consumer courts, Civil courts, Criminal courts, Lok Adalat, Human Rights Commission, Vanitha commission.

### Aims & Objectives

1. To protect the members and help them in case of harassment and provide legal aid following litigation which may arise during the process of their professional practice.
2. To involve in all activities including awareness seminars, workshops, publication of relevant materials or books to decrease the incidence of litigations against doctors.

### Eligibility

Only life members of the Indian Medical Association are eligible to become the members of the Scheme.

### Jurisdiction

Any claim arising within the jurisdiction of Republic of India alone will be entertained by the scheme.

### Membership

Membership fee for a SINGLE UNIT the first year shall be Rs. 3540/-.

Second year membership	Rs. 3422/-	(If no claims)
Third year membership	Rs. 3304/-	(If no claims)
Fourth year membership	Rs. 3186/-	(If no claims)
Fifth year membership	Rs. 3068/-	(If no claims)
Sixth year membership	Rs. 2950/-	(If no claims)
After sixth year fixed payment	Rs. 2950/-	(If no claims)

Once a claim occurs and it is settled, the membership fee for the next year will be Rs. 3540/- as that of a new member.

## **FINANCIAL ASSISTANCE RS.20 LAKHS PER YEAR**

**MULTIPLE UNITS** can be availed to increase your protection. The claim amount shall be proportionate to the number of units.

**ENHANCED PROTECTION SCHEME** can be availed by paying Rs 11,800/- per year, yielding a financial assistance of Rs one crore.

### How to Apply

1. Obtain Forms: Application forms are available from the scheme secretary's office or can be downloaded from [www.nimapps.com](http://www.nimapps.com).
2. Submission: Submit completed forms via email to [imanpps@gmail.com](mailto:imanpps@gmail.com).
3. Verification: Membership is finalized after verification of IMA life membership and clearance from IMA headquarters.
4. Any member can download the application form and the bye law from the website. The web page provides all the details about the IMA NATIONAL PROTECTION SCHEME

## **HIGHLIGHTS OF THE NPPS**

1. The scheme will fight out consumer, civil and criminal cases arising out of a member's medical practice up to the level as decided by the managing Committee.
2. Any cause of action (the treatment given by the member to the patient which lead to the litigation) from the date of realization of the membership fee for one full calendar year will be taken up by the Scheme.
3. The replies drafted by IMA PP Scheme are much more perfect as they are drafted by doctors who have more than 25 years of experience in handling medico-legal cases in collaboration with advocates. Medico-legal cases are won by defence prepared by application of medical knowledge with sufficient; legal knowledge and experience in handling Medico-legal cases.
4. PP Scheme has a experience of handling medico-legal cases of more than 25 years and has a huge data bank.
5. NPPS works in tandem with State PP Schemes. If a case is filed by a patient in another state, then NPPS should coordinate with the State PP

Scheme and help the member.

6. The member will get all the benefits from the Scheme provided he/she follows the instructions given by the management of the Scheme and if the incident has occurred during the period of his membership. Any member who makes the Scheme also a party in his/her case will cease to enjoy the benefits from the Scheme in that case.
7. The legal adviser / advocate will be selected as far as possible in consultation with the member involved in the case.

## **HOSPITAL PROTECTION SCHEME**

### **Definition of a Hospital:**

Hospitals include, institutions operated by IMA members or employing IMA members, with or without inpatient facilities, that meet the minimum standards prescribed by the National IMA.

### **Aims and Objectives:**

1. To protect the Hospitals, Clinics or Dispensaries from litigations for any act of alleged negligence or carelessness or deficiency of service in the part of doctors and the staff working in the institutions by providing legal aid to the member institutions.
2. To promote social service activities in association with the IMA headquarters such as to provide Medical Aid to the poor and needy, to undertake family welfare programmes, to organise blood donation campaigns, to conduct medical Educations and First Aid classes, to organize Aids awareness programmes, national health programmes and such programmes as directed by the National IMA or its State branches from time to time.
3. To aid in maintaining standards of Hospitals.

### **Eligibility:**

Only members enrolled in the Hospital Protection Scheme of IMA will be eligible for the benefit of the scheme and such member institutions will have all the doctors working in the institution enrolled in IMA and the NPP Scheme of IMA as individual members. Membership fee for the institution will be fixed as per the bed strength in the following rates.



## Membership fee:

Category	Bed Strength	Membership fee per Year
Category A	0-10	5,900/-
Category B	11-25	17,700/-
Category C	26-50	23,600/-
Category D	51-100	35,400/-
Category E	101-150	47,200/-
Category F	151-200	53,100/-
Category G	201-300	59,000/-
Category H	301-500	88,500/-
Category I	Above 500	1,18,000/-

Bed strength includes all inpatient beds including beds in Observation Wards, ICUs, Postoperative Wards, Neonatal Wards, etc. Membership is for a full calendar year, with coverage starting from the fee payment date. Renewal is available annually at the same rates. No rebates are given for claim-free periods.

### Office Bearers

Dr. R V Asokan  
National President  
IMA HQs, New Delhi

Dr. Anilkumar J. Nayak  
Hony. Secretary General  
IMA HQs, New Delhi

Dr. Shitij Bali  
Hony. Finance Secretary  
IMA HQs, New Delhi

Dr. Ajay Kumar  
Chairman

Dr. Srikumar Vasudevan  
Hony. Secretary

Dr. Sharafudheen K.P  
Treasurer

All communications may be addressed to:-

Dr. Srikumar Vasudevan

Hony. Secretary

Mobile: +91 9744072560 (WhatsApp), +91 9447355058

Join the IMA National Professional Protection Scheme and practice medicine with confidence, knowing you have robust legal support.

For more details, visit [www.nimapps.com](http://www.nimapps.com) or email us at [imanpps@gmail.com](mailto:imanpps@gmail.com)



## IMA NSSS (IMA NATIONAL SOCIAL SECURITY SCHEME)



**Dr. R V Asokan**  
National President, IMA HQs.



**Dr. Anilkumar J. Nayak**  
Hon. Secretary General, IMA HQs.



**Dr. Jitendra B. Patel**  
Chairman, IMA NSSS



**Dr. Yogendra Modi**  
Hon. Secretary, IMA NSSS

**Dr. Devendra R. Patel**  
Hon. Jt. Secretary, IMA NSSS

**Dr. Bipin M. Patel**  
Hon. Finance Secretary, IMA NSSS

**Dr. Mahendra B. Desai**  
Hon. Asst. Fina. Secy., IMA NSSS

*Started in year 1994- 95  
Help given to 1706 Deceased Member's family  
Amount given to last Deceased Member's family Rs.11,34,700/-*

### Aims & Objects

- To give financial assistance to family members in the event of death of members
- Scheme is by members for family members.

## I.M.A. N.S.S.S.

### At a Glance As on 30-04-2024

Actual Members	:	16,228
Total Deceased Members	:	1,706
1st Fraternity Contribution given	:	Rs. 74,160
Last Fraternity Contribution given	:	Rs. 11,34,700
Total Fraternity Contribution given	:	Rs.144,69,30,944
Maximum amount of DFC paid by single member in 28 years	:	Rs. 1,34,130/-

### TAKE HOME MESSAGE

- Do not consider IMANSSS Like other Insurance Schemes.
- It is the scheme of IMA with the Moto to help our colleague's family in their crisis as a brotherhood fraternity contribution.
- As such nobody can go to the family of deceased member and contribute small amount on behalf of all members of IMA.
- So it is the Noble Cause and our duty to join this scheme for helping to deceased member's family.
- IMANSSS collects on behalf of members and try to help the deceased member's family by giving Rs.11 Lacs or more amount if we increase the strength of IMANSSS by becoming member of the scheme.

## **ABOUT DFC NO.29**

- Extended Last Date for Payment : 25/06/2024
- DFC Collection per death is reduced to Rs.55/- instead of Rs.100/-.
- Member Can Pay DFC Payment by:
  - \* Local Cheque for Ahmedabad only
  - \* Demand Draft payable at Ahmedabad
  - \* By Internet Banking :  
UPI / Debit / Credit card through our website.

### **For Application Form:**

Go through our website and download the form:  
**[www.imansss.org](http://www.imansss.org)**

#### **Email ID:**

imansss1@gmail.com  
contact@imansss.org

Whom to contact for  
IMA NSSS:

**Dr. Jitendra B. Patel**  
Chairman, IMA NSSS  
98240 17844

**Dr. Yogendra S. Modi**  
Hon. Secretary, IMA NSSS  
98240 21444



# IMA NATIONAL SOCIAL SECURITY SCHEME (IMA NSSS)

A wing of IMA (HQ) New Delhi



Young Doctor Friends,

Please Do not overlook the  
Family Security.

Thinking that we are too young  
to die but Mishap and Death can  
occur unpredictably at any time.

**Always one step ahead,  
when it comes  
Best Scheme**

**I.M.A. N.S.S.S.  
By members for  
family members**

## **BENEFIT :**

- Financial Assistance to family members in event of death of member.
- On death of member, Amount given to Nominee=Rs. 70 x member of IMA NSSS

## **ELIGIBILITY :**

- IMA Life Member upto 60 years.
- For 40 to 60 years, life member have to complete 3 years of life membership

## **IMA NSSS AS ON 30-04-2024**

Total Members	:	19,340
Last DFC Paid to Nominee	:	Rs. 11,34,700/-
Total DFC Paid	:	Rs. 1,44,69,30,944/-
Help given to Number of families of deceased members	:	1706
Amount paid by member as DFC since inception	:	Rs. 1,31,430/-

**BE A MEMBER OF IMA NSSS**

## **IMA NATIONAL SOCIAL SECURITY SCHEME (IMA NSSS)**

2<sup>nd</sup> Floor, AMA House, Opp. H. K. College, Ashram Road, Ahmedabad - 380 009.

Phone / Fax : (079) 2658 5430 • Website : [www.imanssss.org](http://www.imanssss.org) • E-mail : [imanssss1@gmail.com](mailto:imanssss1@gmail.com), [contact@imanssss.org](mailto:contact@imanssss.org)

**Download Membership Application Form from our Website**

*National President*  
**Dr. R. V. Asokan**

*Hon. Secretary General*  
**Dr. Anilkumar J. Nayak**

*Chairman*  
**Dr. Jitendra B. Patel : 098240 17844**

*Hon. Secretary*  
**Dr. Yogendra S. Modi : 098240 21444**