

## **SOCIAL SECURITY SCHEME III**

Social Security Scheme III (SSS III) of IMA Kerala State Branch is established to achieve the objectives mentioned in clause 4 (II) of the memorandum of IMA Kerala State Branch. It becomes a third phase of the SS Scheme of IMA Kerala State Branch with the special stipulations as given below. The scheme is operative with effect from December 2010.

- **Aims & Objectives of the Scheme III**

- To provide financial assistance to the family of a medical practitioner in the event of his death.
- To provide financial assistance to the member who has become permanently disabled thereby rendering him unfit to practice his profession during his lifetime (VIII-2)
- To run educational institutions, nursing homes, old age homes and palliative care clinics solely for philanthropic objectives without any profit motive.
- To support the activities of IMA Kerala State Branch.
- To support pension schemes.

- **Eligibility for membership**

Any life members of the Kerala State Branch of IMA below age of 65 years on the day of joining are eligible to become a member of SSS III

**Note I:**

Members who have applied for life membership in IMA KSB can join the SSS III with the condition that their membership will be confirmed only after submitting proof of IMA life membership.

**Note II:**

- Membership comes into effect only when the IMA Kerala State Social Security Scheme III policy document is signed by the chairman & the Hon-Secretary of the scheme is issued to the member.
- The members who join scheme III before 31-12-2011 are designated as 'FOUNDER MEMBERS' OF the scheme.

**Note III:**

New amendment as described below, approved by the annual state council of 2020 came into effect from 01/01/2021.

**Note IV:**

It has been decided to charge a fee of Rs.500/- for changing the nominee/Nominees and Rs.1000/- for issuing Duplicate Certificate apart from other existing formalities with effect from 01/04/2020.

- **Admission fees**

1. Below 45 years : Rs.5000/-
2. 45 years but below 65 years : Rs 10000/-

- **Members Contribution**

- Every member of the SSS III shall pay Rs.500/-(Rupees five hundred only) every year as annual subscription fee for a period of 25 years. Out of this amount Rs 200 shall be paid to support the activities of IMA KSB for a period of 25 years.
- Every member of the SSS III shall pay fraternity contribution to the death of a member on demand by the Hon-Secretary of the scheme every year for a period of 25 years continuously as stated below:

If the deceased person has been a member of the scheme for	Payment to be paid by each member
More than 9 years	Rs 500/-
More than 5 years but upto 9 years	Rs 375/-
Up to 5 years	Rs 250/-

However from 1st December 2021 the fraternity contribution will be as follows:

If the deceased person has been a member of the scheme for	Payment to be paid by each member
More than 10 years	Rs 500/-
More than 5 years but upto 10 years	Rs 375/-
Up to 5 years	Rs 250/-

However if the deceased member is below 45 years of age or if the death is due to natural calamities or traffic accidents irrespective of the age of the person every member shall pay Rs 500/- for that death provided the deceased member has been a member of the scheme for at least one year from the date of joining the scheme, if the member was below 50 years on the joined date in the scheme, and for at least two years from the date of joining the scheme, if the member was 50 years & above on the joined date in the scheme.

After 25 years the member need not make any payment to the scheme but remains as an honorary member enjoying all the benefits of a member. For calculating 25 years, date of enrollment into the scheme shall be considered.

- **Member's Rights**

- 1) On the event of death of a member, the fraternity benefit to the nominee/ nominees/ legal heirs shall be calculated as per the then net membership. Net membership is

calculated by subtracting Total number of demised members + total number of deleted members + total number of totally disabled members + total number of honorary members + total number of members waiting for approval + total number of suspended members from the total enrollment number on the previous day of death of the member and shall be returned to his/her nominee/ nominees/ legal heirs as the case may be.

On the event of death of a suspended member, the fraternity benefit to the nominee/ nominees/ legal heirs shall be calculated as per the suspended day's net membership. Net membership is calculated by subtracting Total number of demised members + total number of deleted members + total number of totally disabled members + total number of honorary members + total number of suspended members + total number of members waiting for approval from the total enrollment number on the previous day of membership suspension and shall be returned to his/her nominee/ nominees/ legal heirs as the case may be, after subtracting the pending arrears member had in the scheme.

The fraternity benefit to the nominee/nominees/legal heirs of the demised member shall be calculated as follows:

<b>If the deceased person has been a member of the scheme for</b>	<b>Fraternity benefit to be received by the nominee/ nominees/ legal heir in Rs.</b>
More than 9 years	Rs 500/- x net membership
More than 5 years but upto 9 years	Rs 375/- x net membership
From end of lock in period but upto 5 years	Rs 250/- x net membership

However from 1st December 2021 the fraternity benefit to the nominee/nominees/legal heirs of the demised member shall be calculated as follows:

<b>If the deceased person has been a member of the scheme for</b>	<b>Fraternity benefit to be received by the nominee/ nominees/ legal heir in Rs.</b>
More than 10 years	Rs 500/- x net membership
More than 5 years but upto 10 years	Rs 375/- x net membership
From end of lock in period but upto 5 years	Rs 250/- x net membership

However if the deceased member is below 45 years of age or if the death is due to natural calamities or traffic accidents irrespective of the age of the person the fraternity benefit to the nominee/ nominees/ legal heirs shall be calculated as 500 times the then net membership and will be paid only if the member has been a member of the scheme for at least one year from the date of joining the scheme, if the member was below 50

years on the joined date in the scheme, and for at least two years from the date of joining the scheme, if the member was 50 years & above on the joined date in the scheme

- 2) On the receipt of the information from a member or a responsible number of the family of a member that a member has become permanently physically disabled there by rendering him/her unfit to practice his/her profession, and incurring huge financial burden to the family, such a member can avail, financial help by opting out to be a totally disabled member.

The member will be considered totally disabled only after the disability in the member is certified by a medical board formed by the managing committee of the scheme including concerned specialty. The benefit given to the member will be  $\frac{1}{2}$  of the fraternity benefit on the date of declaration of him/her being a totally disabled member. The balance  $\frac{1}{2}$  of the fraternity benefit should be deposited as fixed deposit to be reimbursed without interest to the nominee/ nominees/ legal heirs of the demised member at the time of death of that member. The dues to the scheme if any, shall be subtracted from the amount the member gets as benefit. The decision of declaring the member as totally disabled shall be at the discretion of the Managing committee of the Scheme. Once a member is declared as totally disabled he will not have to make any further contribution to the scheme. The benefit to the totally disabled member shall be calculated as follows:

<b>If the totally disabled person has been member of the scheme for</b>	<b>Total benefit to be received by the nominee/ nominees/ legal heirs in Rs.</b>
More than 9 years	Rs 500/- x net membership
More than 5 years but upto 9 years	Rs 375/- x net membership
From end of lock in period but upto 5 years	Rs 250/- x net membership

However from 1st December 2021 the benefit to a totally disabled member shall be calculated as follows:

<b>If the deceased person has been a member of the scheme for</b>	<b>Total benefit to be received by the nominee/ nominees/ legal heir in Rs.</b>
More than 10 years	Rs 500/- x net membership
More than 5 years but upto 10 years	Rs 375/- x net membership
From end of lock in period but upto 5 years	Rs 250/- x net membership

However if the totally disabled member is below 45 years of age the total fraternity benefit to the member and nominee/ nominees/ legal heirs shall be calculated as 500 times the then net membership and will be paid only if the member has been a member of the scheme for at least one year from the date of joining the scheme. The fraternity claim of totally disabled members of 45 years of age and above will be as per the criteria following the death of non-disabled members.

A maximum of only 5 members can avail this benefit per year. Claims from more members in that particular year will be taken up the next year.

- 3) The amount to be paid under clause (1) & (2) above shall be paid as DD/Cheque payable at the place of the nominee/ nominees/ legal heirs within one month of the receipt of the information of the physical disability or death as the case may be subject to satisfying all conditions prescribed by the Managing Committee and on surrender of the policy document.
- 4) In the event of loss or non – surrender of the Social Security Scheme III policy document, the Managing Committee will take the final decision on the disposal of claim.
- 5) On the event of the demise of a member, the fraternity benefit will be paid to the nominee/ nominees/ legal heirs only if the member has been a member of the scheme for at least one year from the date of joining the scheme, if the member was below 50 years on the joined date in the scheme, and the fraternity benefit will be paid to the nominee/ nominees/ legal heirs only if the member has been a member of the scheme for at least two years from the date of joining the scheme, if the member was 50 years & above on the joined date in the scheme.
- 6) Admission fees or Renewal amounts paid by the member is not refundable if the member discontinues the scheme membership by him/her self or if his/her IMA life membership is cancelled due to any causes.
- 7) If a member wishes to discontinue his/her scheme membership; the member is liable to pay all the dues or arrears in the scheme till then. Otherwise he/she will not be able to rejoin in this scheme as a new member in future. If a member discontinued or deleted from the scheme; that membership is not able to revive in future even if he/she paid the dues or arrears till then.
- 8) Only single membership is allowed for all members, the member and his / her nominee can enjoy the facilities of single membership only. The scheme or office bearers are not responsible for multiple memberships of any member in the scheme. Scheme is not liable to reimburse the amount paid by the member for more than one membership.

- **Member's Disqualification**

- Every member of the scheme III shall pay his/her annual membership and the fraternity contribution on or before 30th June of every year. The notice for the annual subscription and the fraternity contribution for deaths that have occurred from 1st April of the previous year to 31st March of the current year shall be sent during the second fortnight

of every April and the member is to pay the amount on or before 30th June, failing which he is liable to pay a fine of Rs.100/- per month or part there off.

- If the default continues beyond the period of 90 days, then a notice by registered post at the member's cost shall be issued to such a member and if the member does not pay the demanded sum within 90 days of the receipt of the notice, then the membership shall stand suspended forth with for 6 months. Such suspended members can reactivate his membership by payment of the arrears during the period of suspension. At this period, the suspended membership should not be considered for distribution of fraternity contribution for other active memberships. Final intimation to be sent 1 month prior to expiry of suspension period. Such suspended memberships may be deleted 1 month after the final notice.
- If a member supplies any wrongful information in his/her application form or at any time during his/her membership term by which he/she violates any provision of the scheme, and thus he/she tries to obtain any benefit under the scheme, then after giving him/her an opportunity of being heard before the Managing Committee, if his/her explanation is not found satisfactory, the Managing Committee of the scheme shall terminate the membership of the member concerned subject to ratification by the state working committee of IMA Kerala State Branch.
- If any member, at any time, for any reason ceases to be a member of Kerala State Branch of IMA his/her membership of the scheme III shall cease automatically but if such a member revives his/her membership of Kerala State Branch of IMA within a period of 6 months, he/she can get his/her membership revived on payment of extra fine of Rs.500/- and arrears on demand if any. If he/she does not get his/her membership revived within the stipulated period, then the membership shall stand terminated forth with.

**OFFICE ADDRESS:**

**SOCIAL SECURITY SCHEME - III**

Sarovaram, Palachira P.O, Marakkadamukku,  
Near Block Office, Varkala, Trivandrum – 695143  
Mob 7034445788, 7511175050, E-mail: [ssssimaksb@gmail.com](mailto:ssssimaksb@gmail.com)

(PTO)

## DECLARATION

I, Dr..... aged..... years hereby apply for the membership of the Social Security Scheme III of Kerala State Branch, Indian Medical Association. I declare that I am not suffering from any terminal illness. I hereby declare that I am a Life member of IMA through..... local branch. I further agree to abide by the Rules and Bye-laws of Social Security Scheme III.

Enclosed herewith D.D / Cheque for Rs..... of which Rs..... being the admission free (payable as per the age on admission) plus Rs. 500 towards the annual subscription. I understand that my enrolment to the scheme will be effective only after realisation of the Cheque/D.D. and issuing of the policy document.

I do hereby declare that the above statements are true and that I have withheld no information whatsoever regarding the application and I agree to pay the amount demanded as per the constitution of this scheme. I shall abide by all the future amendments of the bye-law of the scheme.

Details of payment: Cheque ☐ D.D. ☐ Core Banking ☐

Cheque/D.D. No..... Bank:.....

Date of Application : .....

Signature of the Applicant

NAME OF THE PROMOTER (if any)

### Certificate from the Branch Secretary/President

I, Dr..... Secretary / President, IMA .....

branch do hereby certify that Dr. .... is a Life member of IMA

..... Branch and that he/she is having continuous membership in IMA

since .....(year)

Date: .....

(Branch Seal)

Signature

Secretary / President, Local IMA Branch

#### I Membership

##### A. Admission Fee

- Below 45 Years : ₹ 5,000/-
- 45 Years but below 65 : ₹ 10,000/-

##### B. Annual Subscription ₹ 500/-

Total to be paid at the time of admission : A+B

**NB:** Demand Draft payable at **Trivandrum** or  
Cheque to be drawn in favour of  
**Social Security Scheme III,**  
**IMA Kerala State Branch**

#### II Eligibility of membership

Any life member of IMA Kerala State Branch below age of 65 years is eligible to become a member of Social Security Scheme III

#### III Future yearly payment to be done before June 30

- Annual subscription ₹ 500/-

##### 2. Fraternity Contribution

More than 9 years	₹ 500/-	] per death
More than 5 years but upto 9 years	₹ 375/-	
Upto 5 years	₹ 250/-	

Completed Pro-forma with necessary documents\* and the required payments are to be send by **Regd. or Speed post**, to:

- \*1. Age proving document
- \*2. IMA Life Membership Certificate
- \*3. Copy of Aadhaar should be attached

#### Dr. SYAM D. GOPAL

Hon. Sec. SSS III, IMA KSB

Sarovaram, Palachira P.O., Varkala

Thiruvananthapuram - 695 143

Office: 7034445788 (Whatsapp), 7511175050

Email: ssssimaksb@gmail.com, syamdgp@gmail.com

### For Office Use Only

Date of application :      Enrollment number :

Date of receiving :      Date of Enrollment :

Signature  
Secretary, SSS III IMA KSB