

It is sad truth that most of the doctors are poor in financial planning. At the time of sad demise or permanent disability of the earning member (doctor), the entire family collapses both mentally and financially. To sail through this critical, devastating and sometimes humiliating situation IMA floated a novel scheme, i.e. The Social Security Scheme (SSS). The Scheme formulated by IMA members for members, & managed by members. The primary aim of the scheme is to deliver immediate financial support to the bereaved or distressed family.

The scheme is based on a quote ‘many drops form an ocean’. Like an extended family, every member of the SSS gives his / her individual contribution to the nominee or the member.

About the scheme (IMA MS SSS)

The SSS covers the risk of uncalled death / permanent disability of our fellow brothers / sisters. The permanent disability may be mental and / or physical due to which the doctor is unable to continue his practice permanently & earning.

Eligibility & Payments

Life member of IMA MS up to the age of 60 years wishing to enroll in the IMA MS SSS & Pays.

Sr.
No.

Amount for DD for various Age group Advance Fraternity
Contribution (A.F.C.)

Membership
Fees(Annual fees for 2 years)

Admission
Fees

Total
Rs.

1	Below age 30 years	8000/-	200/-	+ 200/-	1000/-	9400/-
2	Below age 40 years	8000/-	200/-	+ 200/-	2000/-	10400/-
3	Below age 50 years	8000/-	200/-	+ 200/-	3000/-	11400/-
4	Between 51-55years	8000/-	200/-	+ 200/-	4000/-	12400/-
5	Between 55-60years	8000/-	200/-	+ 200/-	5000/-	13400/-

Annual Membership Subscription: – Rs. 200/- every year.

Every year in the month of April a demand note is sent to the members for Fraternity

Contribution.

Non-payment on 1st October will lead to automatic deletion.

Payment Schedule Every Year

Every member of the Scheme shall contribute Death Fraternity Contribution (D.F.C.) of Rs. 200/- in the event of death of member for 25 Contribution. Out of the above amount Rs. 140/- shall be paid to the nominee of the deceased member and Rs. 60/- will go towards the Corpus Fund.

After paying 25 contributions he continues paying only Annual Subscription every year.

Member's Fraternity benefit given after completion of one year of membership of IMA MS SSS or earlier in case of death due to accident.

We have paid

During 2015 – 2016, nominee was paid Rs. 4, 37,490/-.

During 2016 – 2017, nominee was be paid Rs. 4, 50,590/-.

This Year 2017 – 2018, nominee will be paid Rs. 9, 27,780/-.

As on 31.07.2017 we have about 7450 members. From the inception since 1990 till today there are 306 deaths.

WHAT WE NEED

Form, duly completed.

Copy of Life membership Certificate form HQ.

Age Proof – Certified Copy of School leaving Certificate / Passport / Birth Certificate from Municipality or Gram Panchayat / Pan Card.

Multicity – payable at par Cheque / D.D. for appropriate amount.

The name of the nominee/beneficiary is a MUST. Name & Address of the guardian in case of minor nominee/beneficiary.

Applicant and nominee's Passport size photo to be pasted on the form

You can also pay ADVANCE DEPOSIT TOWARDS FFC & ANNUAL SUBSCRIPTION minimum Rs. 10000/- & in multiples of Rs. 5000/- (Rs. 10000/-, 15000/- etc.) without any interest.

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