

## **MALANKARA MAR THOMA SYRIAN CHURCH**

### **Medical Aid Scheme for Clergy & Sabha Office Staff and their Families.**

#### **RULES**

##### **Object:-**

A Medical Aid Scheme is intended for the reimbursement of Medical Expenses to the Clergy & Sabha Office Staff of the Mar Thoma Syrian Church who are members of this scheme and their Family Members. In all circumstances, benefit under this scheme is limited to Rs. 1,00,000/- per year per family. The maximum limit OP & IP treatment shall be Rs. 25,000/- and Rs. 75,000/- respectively per family per year.

##### **Preliminary:-**

1. Short title, extent and commencement: These rules may be called the Malankara Mar Thoma Syrian Church Medical Aid Scheme for Clergy & Sabha Office Staff and their Families - 2005 (Hereinafter referred as Medical Aid Scheme).
2. It extends to the whole Clergy and Sabha Office Staff of the Malankara Mar Thoma Syrian Church.
3. It shall come into force with effect from 1st October 2005.

##### **Definitions:-**

In this Rule, unless the context otherwise requires:

1. Clergy : means a Clergy in active service or retired from service either by superannuation or by ailment.
2. Sabha Office Staff : means a person appointed as permanent staff of the Malankara Mar Thoma Syrian Church and it will not include Contract Staff.
3. Members : means those Clergy and Sabha Office Staff who join this scheme by submitting the prescribed application with the membership fees.
4. Period of Membership : One year from 1st October every year.
5. Dispute : means any dispute pertaining to the decision of the reimbursement of medical expenses incurred by the members.
6. Family : Includes Husband/Wife, Unmarried & Unemployed Children who are sole dependants on the Members (maximum 6 members)
7. Membership Fees : Rs. 8,000/- only (Rupees Eight Thousand only) per year [Subject to revision by Sabha Council]. Active Clergy has to pay only Rs. 5,000/- (Rs. 2,500/ from clergy and Rs. 2,500/- from parish/institution), the Retired Clergy Rs. 2,000/- and Incapacitated Clergy Rs. 2,000/-. The remaining amount is subsidized by way of merging the income from the Medical Aid Fund the earmarked budget amount for

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Major Ailment. Staff has to pay Rs. 2,500/- per year and transfer Rs. 5,500/- each from Staff Medical Aid Fund.

8. Treatment : Includes inpatient as well as outpatient treatment
9. Hospital/Nursing Home : Any institution in India established for inpatient care and treatment of sickness and injuries and which has been a Government Hospital or under the supervision of a registered medical practitioner. It Shall not include an establishment which is a place of rest, place for aged or a massage centre not attached to an ayurvedic hospital.
10. Register : Register kept in the Sabha Office under this Scheme.
11. Membership :
  - (i) The application for membership must be submitted as a proposal form to the Sabha Secretary in Form No. 1.
  - (ii) The required subscription should be accompanied with the proposal form by cash or cheque.
  - (iii) The member should renew the membership every year. There will be grace period of 30 days with sufficient reasons.

**Procedure: Rules for Reimbursement:-**

1. Application of Clergy for reimbursement in the prescribed form duly recommended by the Diocesan Episcopa or in his absence Vicar General of the Diocese or Senior Vicar General shall be submitted to the Sabha Secretary within 60 days after completion of each treatment.  
Applicants have to furnish all information asked for, especially regarding the nature of illness.
2. Sabha Office Employees have to submit their applications to the Sabha Secretary through the Heads of the Offices along with their recommendations within 60 days after completion of each treatment.
3. Seperate application form is to be submitted for each occasion of treatment and for each patient.
4. Those family members whose names were not entered in the application for Membership are not eligible for any benefit under this scheme.
5. Claims not preferred within six months shall be barred by limitation, provided for adequate and special reasons the Metropolitan of the Sabha can condone the delay up to a period of 3 months for which separate application has to be submitted to the Metropolitan along with the recommendation of the Diocesan Bishop/Heads of the Office.
6. All the required bills received till the date of application shall be presented for reimbursement. Bills once left without claiming along with an application will not be entertained along with a subsequent claim.

7. Cash bills must bear the name of the patient, date in full and amount in words and figures, signature and seal of the issuing authority.
8. Medical bills in original will only be considered for reimbursement.
9. For Inpatient Bills, Treatment Certificate and Discharge Card from the Hospital shall be submitted. For Out Patient Bills prescription of a Registered Medical Practitioner must be submitted.
10. Room rent and theatre charge in the Hospital is restricted to a maximum limit of Rs. 125/- per day and theatre charge on a tune of Rs. 1, 000/- per day.
11. Claims for simultaneous treatment for the same disease under different systems such as Allopathy, Ayurveda, Homeo and Naturopathy etc. shall not be entertained, but this rule will not apply to any treatment in pursuance of the original treatment (Eg. Physiotherapy).
12. All claims under this scheme shall be payable in Indian Currency for treatments in India.
13. Existing illness are covered up to 50% of the total coverage. All members with existing illness/condition who are leading normal life will be eligible for all benefits during the coverage period for future treatment.
14. Achen/Staff be given 90% of qualifying medical bills as reimbursement after deducting the amount they received from elsewhere (Refer Clause No: 17).
15. Family of Achen/Staff be given 75% of qualifying medical bills as reimbursement after deducting the amount they received from elsewhere (Refer Clause No: 17).
16. Achen/Staff and their families be given 50% of the Naturopathy/Ayurvedic treatment bills as reimbursement after deducting the amount they received (Refer Clause No: 17).
17. Medical aid received by the applicant from other sources such as Parish, Institutions, Diocesan Funds and concessions allowed by the Hospital will be deducted from the total claim. But this rule will not apply to any donations received from any individual and benefits from Insurance Companies in the event applicant has insured his life or for his treatment and from Government. But details of aid received from other sources shall be clearly mentioned in the application.
18. Application for reimbursement shall be submitted by the applicant to the Sabha Secretary. In case the applicant is incapacitated, his/her dependant can submit the application to the Sabha Secretary in the prescribed form. Claim will be entertained only when there is valid membership.
19. Decision on each application will be taken by the Sabha Secretary and in his absence the authorized person approved by the Metropolitan.
20. Legal action will be instituted against those members who furnish false statements and in such claim, they have to indemnify the Mar Thoma Syrian Church for all losses and expenses, incurred in consequence of any payment made in consequence of such claim.
21. Medical expenses incurred in connection with maternity will not be covered under the scheme. But infertility treatment can be reimbursed up to a maximum of Rs. 10,000/-.

22. The Scheme will not cover charges for Blood, Spectacles, Lenses, Wheel Chair, Hearing aid, Walking aid, Vitamin, Tonic, Food items, Oil, Vicks, Iodex, Tiger balm, Ointment, Waterbury's compound, Band aids, Inhaler, Dental treatment, Traveling, Laundry, Cough Syrup, Cotton, Urine Can, Arishtam, Vaccine etc.
23. In the case of Incapacitated Clergy, the benefit will be the same as that of the Retired Clergy.
24. No claim will be allowed to new subscribers for treatment within 30 days of their joining the scheme.

**Dispute:-**

In the event of any dispute pertaining to the reimbursement, party has to prefer separate petition to the Metropolitan and his decision will be final.

**Accounts and Audit:-**

The accounts shall be operated and audited as per procedure adopted for Sabha Accounts.

**Finance Committee:-**

The Audited Annual Accounts will be presented in the Sabha Council through the Finance Committee. Quarterly Accounts are to be presented in the Finance Committee. Annual Accounts shall be published in the Sabha Office.

**Office:-**

Office of the Medical Aid Scheme will be the office of the Sabha Office and all Register, Books of Accounts, Records, will be kept in that Office.

**Bank Accounts:-**

Bank account of the scheme will operated as per the existing rules of the Mar Thoma Sabha Office.

**Renewal of Membership:-**

Those members who remit prescribed membership fee every year before 30th September along with fresh application in Form No.1 will be eligible for renewal membership, and those members who fail to remit the fees within time will sumoto stands cancelled.

**Miscellaneous:-**

Provisions of the Sabha constitution will be applicable for rules which are not specifically provided herein.

**Rev. P. T. Thomas**  
Sabha Secretary

Tiruvalla  
10-07-2012