

SHREE VISA OSHWAL COMMUNITY
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OSHWAL MEDICAL RELIEF SCHEME
NINETH TERM

EFFECTIVE
1ST NOVEMBER 2017

RULES AND REGULATIONS

1. THE OBJECTS

The object of the OMRS is to assist the Contributors to meet and defray CERTAIN costs of **in-patient treatment** received in hospitals in Kenya and certain costs of **in-patient treatment** received, for specified conditions/illnesses only, in hospitals in India and other overseas countries, subject to the rules stated hereunder.

2. DEFINITIONS

- a) **Contributor:** A person eligible to become a member of the Oshwal Medical Relief Scheme
- b) **Adult:** Any person who has reached the age of 18 years and is not dependent on parents.
- c) **Committee:** Shall mean the members of the Oshwal Medical Relief Scheme Committee.
- d) **Family:** Shall mean immediate nucleus family, i.e. husband, wife and own children only.
- e) **Children:** Shall mean natural and legally adopted children.
- f) **Gender:** "He" shall include "She" where the context so admits
- g) **In-Patient:** A patient who **occupies** a bed in a hospital for one or more nights.
- h) **Hospital:**
Local Hospitals: Shall mean and include Hospitals, Nursing Homes or Clinics in Kenya or Tanzania licensed by the Ministry of Health and in case of Kenya registered as such under the National Hospital Insurance Act, and any such Hospitals, Nursing Homes or Clinics as may from time to time be added to this list and recognized by the Oshwal Medical Relief Scheme.
Overseas Hospitals: Shall mean and include Hospitals, Nursing Homes or Clinics which are well established in India or other overseas countries and which have been registered as such under the relevant laws and regulations of India or other overseas countries.
- i) **Certain medical costs:** Shall mean actual hospitalization costs i.e. normal bed charges, ICU bed charges, drugs, medicines and other hospital costs incurred while undergoing treatment as an in-patient in the Hospital. Also included shall be the cost of medical practitioners attending the patient. However, the normal bed charges, ICU bed charges and medical practitioners' costs shall be subject to Clause 5 of these rules and regulations. (See Rule 5).
The accommodation must have been occupied for the purpose of receiving treatment. Benefits are not payable for any use of hospital accommodation that is arranged or continued for purposes of convalescence, rehabilitation, undergoing medical tests/check-ups or general nursing.
- j) **Medical Practitioner:** Shall mean a Medical Practitioner registered and licensed under the Medical Practitioner and Dentist Act. It includes physicians, consultants, surgeons, anesthetists, etc.
- k) **Residence:** Shall mean a Contributor ordinarily resident in Nairobi, Kenya or Arusha or Moshi, Tanzania
- l) **Year:** Shall mean twelve completed months
- m) **Total Net Hospital Charges:** Shall mean total hospital charges less: restriction on bed charges, any non medical expenses and medical practitioners' costs included in the hospital bill, NHIF rebate for treatment obtained in Kenya, Tanzania, India or other overseas countries, any discounts offered by hospitals to members of the Scheme whether claimed or not.

3. ELIGIBILITY

- a) The Contributor must be a Visa Oshwal
- b) The Contributorship of the Oshwal Medical Relief Scheme is **compulsory to all family members** (as defined in 2(d)), and the application must be made by the Head of the family.
- c) The Contributor must be a resident of Nairobi or Arusha or Moshi prior to the date of his application
- d) An Adult Contributor who does not have a family shall be eligible to be enrolled as a Contributor to the Scheme provided that such Contributor shall upon marriage enroll the spouse as a Contributor **within 3 months of marriage**, failing which the benefits of the scheme to him shall cease.
A separated person (or divorced female) with children or otherwise shall be eligible to be enrolled as a contributor as the head of the family.
- e) If a female contributor marries a Non-Oshwal then her membership will cease permanently on the date of expiry of the Ninth Term of the Scheme.

- f) **Any addition in the family by way of birth or adoption or child returning to this country must be enrolled as a contributor within 3 months of such addition, failing which the benefits of the Scheme to the Contributor and his family shall cease.**
- g) Application for Contributorship shall be in the prescribed form to be submitted together with the prescribed contribution and such application shall be subject to acceptance by the Oshwal Medical Relief Scheme Committee.
- h) **Applications must be submitted together with copies of birth certificates or identity cards or passports of every contributor.**
- i) **The Contributor must be a member of National Hospital Insurance Fund**

4. **CONTRIBUTION (FOR THREE YEARS):**

	KShs.
Children under 18 years on 30 th April 2016	27,500
Over 18 years and under 25 years	38,500
Over 25 years and under 40 years	55,000
Over 40 years and under 50 years	77,000
Over 50 years and under 60 years	93,500
Over 60 years and under 70 years	120,000
Over 70 years	120,000

For an application submitted on or after 1st May 2016, the operative age will be as at the date of receipt of such application by OMRS.

- d) All contributions received under this scheme are non-refundable.

5. **SCOPE**

- a). The OMRS shall reimburse certain medical expenses incurred whilst undergoing treatment on the advice of a medical practitioner as an In-patient in hospitals in **Kenya or Tanzania** and certain costs of in-patient treatments received **for specified illnesses only, in hospitals in India or other overseas countries.**

- b). The Normal Bed charges shall be limited to KShs. **15,000/-** per day less an amount equal to NHIF benefit per day for all admissions in Kenya, Tanzania or India or other overseas countries.

- c). The I.C.U. Bed charges shall be limited to KShs. **18,000/-** per day less an amount equal to NHIF benefit per day for all admissions in Kenya, Tanzania or India or other overseas countries.

- d). Cost of the medical practitioners attending a **surgical case** shall be restricted to 40% of the total net hospital charges **or KShs 150,000/- or the actual costs, whichever is less.**

Cost of the medical practitioners attending a **non-surgical case** shall be restricted to 25% of the total net hospital charges **or KShs. 120,000/- or the actual costs, whichever is less.**

- e). **In-Patient expenses incurred in India or other overseas countries.**

- i) The OMRS will reimburse certain medical expenses incurred whilst undergoing medical treatment, as an in-patient in a hospital in India or other overseas countries for the following specified conditions/treatment only:

- | | |
|---|--|
| a) Heart surgery | b) Kidney transplant |
| c) Brain surgery | d) Liver transplant |
| e) Spinal cord surgery | f) Treatment for cancer |
| g) Knee & Hip Joint replacement | h) Transplant of Cornea |
| i) Prostate surgery | j). Treatment for detached retina |
| k) Plastic Surgery to repair crash injury or deformity caused by any accident | |
| l) Treatment for varicose veins | m). Treatment for gallstones/kidney stones |

- ii). Cost of medical practitioners attending a patient in India or other overseas countries shall be restricted as specified under Rule 5 (d)

- iii). The reimbursement of medical expenses incurred in Tanzania, India or other overseas countries will be settled in Kenya Currency converted at the mid-market exchange rate.

- iv). **OMRS will not re-imburse any travelling expenses and/or expenses incurred for routine medical examinations while in India or other overseas countries.**
- f) **OMRS will reimburse KShs. 40,000/- or the actual cost, whichever is less, for treatment in respect of cataract operations obtained on out-patient basis.**
- g) **For an optional additional contribution of KShs. 35,000/-, the OMRS will reimburse KShs. 150,000/- or the actual cost, whichever is less, for maternity expenses incurred, in Kenya, Tanzania or India only, in respect of full term delivery only. A waiting period of 1 year from date of enrollment shall apply.**
- h) Certain specified medical treatment obtained in Kenya, Tanzania or India or other overseas countries will be re-imbursed actual cost **or** following specified limits whichever is **less**:
- i). Varicose veins – KShs. 50,000.00 per leg ii). Chemotherapy – KShs. 27,500.00 per session
- iii). Radiotherapy – KShs. 10,000.00 per session.
- iv) Cornea Transplant/Treatment for detached Retina – Kshs. 60,000.00
- i) Medical treatment obtained in Kenya, Tanzania or India or other overseas countries for the following conditions will be reimbursed lower of the actual cost or the specified limits or overall limits specified at (j) below:
- i). Knee or Hip Joint replacement or Major Orthopedic Surgery– KShs. 450,000
- ii). Angioplasty or Heart By-pass surgery – Kshs. 700,000 iii). Inpatient day-care surgery – KShs. 60,000
- j) The OMRS will reimburse medical expenses up to a maximum stated hereunder - in any one year i.e. period of twelve completed months from the date of renewal of the Scheme.

Re-imburement Limit / Year

	KShs.
Children under 18 years	2,000,000
Over 18 years and under 25 years	2,000,000
Over 25 years and under 40 years	2,000,000
Over 40 years and under 50 years	1,200,000
Over 50 years and under 60 years	1,000,000
Over 60 years and under 70 years	900,000
Over 70 years	800,000

For this purpose, the operative age will be the age as at the date of admission to hospital.

6. ENTITLEMENT

- a) The contributors who were contributors of OMRS for the whole or any part of the eighth Term shall be entitled to relief under OMRS, immediately, if they are enrolled **and** contributions are received **prior to 31st March 2016**, failing that the waiting period limit of **three** months will apply.
- b) New Contributors shall be entitled to relief under OMRS, after the expiration of six months from the date of becoming a Contributor. Where such new contributors are enrolled **and** contributions are received **prior to 3^{1st} March 2016**, waiting period limit of **three** months for entitlement to relief shall apply.
- c) Enrollment as members of OMRS shall be open up to **31st October 2017** for all contributors. Enrollment after that date shall not be permitted.
- d) Any additions in family by way of marriage (females only) birth, adoption or child returning to this country shall be entitled to relief under the OMRS, after the expiration of three months from the date of becoming a contributor.

7. APPLICATION FOR RELIEF

The notification for medical relief must be submitted to the Secretary of OMRS, in writing, **within 90 days from the date of discharge as an in-patient, from the Hospital**. The medical expenses will be reimbursed only after the submission of **all original invoices and receipts**. The claim must be made on the prescribed form.

8. **AGREEMENT WITH HOSPITAL**

The OMRS shall have the right to enter into agreement with Hospitals and/or medical practitioners in respect of admissions and discharges, fees, terms of payments and other matters pertaining thereto in respect of the relief falling within the scope of the Scheme.

9. **DURATION OF THE SCHEME**

Subject to availability of funds, the OMRS shall continue in force for a period of 3 years with effect from 1st May 2016. The Scheme will be reviewed prior to the date of expiry.

10. **RESTRICTED BENEFITS**

Costs of certain procedures, tests, replacements, devices, specified hereunder, while undergoing treatment as an in-patient in a hospital in Kenya, Tanzania, India or other overseas countries will be restricted to the **lower** of the specified limit and actual cost:

a). Angiography	KShs. 60,000	b). Pacemaker	KShs. 200,000
c). CT – Scan	KShs. 12,000	d). Ultrasound	KShs. 12,000
e). MRI	KShs. 22,500	f). Endoscopy	KShs. 12,000
g) Colonoscopy	KShs. 12,000	h) Other Scans	KShs. 12,000

11. **EXCLUSIONS**

The OMRS will not reimburse expenses in respect of the following:

- a) **ANY EXPENSES INCURRED IN CONNECTION WITH NORMAL OR ROUTINE MEDICAL CHECK-UP**
- b) Any expenses for which a Contributor has been or can be reimbursed from any Insurance Policy or other source including benefits received under any Statutory provisions or Act, except in respect of any excess of expenditure beyond the amount recovered or recoverable from such insurance policy or source. In this respect any relief given will be computed in accordance with these Rules and Regulations.
- c) Cosmetic surgery and treatment undertaken in Nature Cure Clinics or Health Hydros or similar establishments or private beds registered as a Nursing Home attached to such establishments, acupuncture and chiropractic treatment.
- d) No relief shall be given to any Contributor whose application for contributorship shall contain any **willful mis-statement** or on whose behalf any material information shall have been willfully withheld.
- e) Expenses incurred in connection with treatment not undertaken by nor under the direction of a registered medical practitioner.
- f) All dental treatment, inclusive of surgical removal of impacted or infected teeth.
- g) All maternity related expenses, i.e. normal, abnormal, ectopic or assisted pregnancy, D & C, laparoscopy, family planning etc except as provided for under Rule 5(g).
- h) Any treatment in respect of any psychiatric/psychosomatic illness or condition.
- i) Treatment directly or indirectly arising from any addictive condition or disorder, any misuse of drugs or alcohol, self-inflicted injuries or sexually transmitted diseases.
- j) Any travelling expenses
- k) Treatment obtained in India or other overseas countries for conditions other those specified under Rule 5(e) (i).
- l) Treatment for, resulting from or related to any disease, illness, injury or disorder present at birth
- m) Injuries from playing any professional sport or from any dangerous sport or activity.

12. **EXPULSION**

The OMRS shall have the right to expel any Contributor on the grounds that the conduct of the Contributor has adversely affected the reputation or dignity of the OMRS or that the Contributor has contravened any of the rules and regulations of the OMRS.

13. **CHANGES IN RULES & REGULATIONS**

Shree Visa Oshwal Community Managing Committee shall have full authority to change or amend the rules and regulations of the Scheme without prior notification to the Contributors in the best interest of OMRS fund and the Community as a whole.

14. **DISSOLUTION**

In the event of a decision taken to dissolve the OMRS, all funds and assets of the Scheme shall become the funds and assets of the General Fund of the Visa Oshwal Community – Nairobi.