

SHREE VISA OSHWAL COMMUNITY

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OSHWAL MEDICAL RELIEF SCHEME

TENTH TERM

1ST MAY 2019 TO 30TH APRIL 2022

RULES AND REGULATIONS

1. THE OBJECT

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:**
 - i. **Local Hospitals:** Shall mean and include Hospitals, Nursing Homes or Clinics in Kenya licensed by the Ministry of Health and 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.
 - ii. **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.
- j) **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.
- k) **Medical Practitioner:** Shall mean a Medical Practitioner registered and licensed under the Medical Practitioner and Dentist Act. It includes physicians, consultants, surgeons, anaesthetist, etc.
- l) **Residence:** Shall mean a Contributor ordinarily resident in Nairobi, Kenya
- m) **Year:** Shall mean twelve completed months i.e. 1st May to 30th April.
- n) **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, 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 member of Visa Oshwal Community, Nairobi
- 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 member of VOC Nairobi 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 6 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 tenth Term of the Scheme.
- f) Any addition in the family by way of birth or adoption or child returning to Nairobi, Kenya 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 the National Hospital Insurance Fund (NHIF).**

4. CONTRIBUTION (FOR THREE YEARS):

AGE BAND	AGE AS AT 30 TH APRIL 2020	AMOUNT KSHS
A	Children under 18 years on 30 th April 2019	35,000
B	Over 18 years and under 25 years	50,000
C	Over 25 years and under 40 years	70,000
D	Over 40 years and under 50 years	100,000
E	Over 50 years and under 60 years	120,000
F	Over 60 years and under 70 years	160,000
G	Over 70 years and under 80 years	170,000
H	80 years and over	180,000

**CONTRIBUTION TO BE CALCULATED BASED ON AGE AS AT 30TH APRIL 2019*

For an application submitted on or after 1st May 2019, the operative age will be as at the date of receipt of such application by OMRS. 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** and certain costs of in-patient treatments received **for specified illnesses only in hospitals in India or other overseas countries (Ref Clause 5(f)).**
- b) The Normal 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 or other overseas countries.
- c) The I.C.U. Bed charges shall be limited to KShs 22,000/- per day less an amount equal to NHIF benefit per day for all admissions in Kenya 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 200,000/- **or** the actual costs, whichever is **less**.
- e) Cost of the medical practitioners attending a **non-surgical case** shall be restricted to 25% of the total net hospital charges or KShs. 150,000/- or the actual costs, whichever is **less**.
- f) **In-Patient expenses incurred in India or other overseas countries.**
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
 - : 1. Heart surgery
 - 2. Kidney transplant
 - 3. Brain surgery
 - 4. Liver transplant
 - 5. Spinal cord surgery
 - 6. Treatment for cancer
 - 7. Knee & Hip Joint replacement
 - 8. Treatment for gallstones/kidney stones
 - 9. Prostate surgery
 - 10. Treatment for varicose veins
 - 11. Plastic Surgery to repair crash injury or deformity caused by any accident

- g) For an optional additional contribution of KShs. 50,000/- towards maternity benefit, OMRS will reimburse KShs. 200,000/- or the actual cost, whichever is less, for maternity expenses incurred, in respect of full term delivery only. A waiting period of 1 year from date of enrolment shall apply.
- h) Certain specified medical treatment obtained in Kenya, or other overseas countries will be reimbursed actual cost or following specified limits whichever is less:
- Chemotherapy – KShs. 27,500.00 per session.
 - Radiotherapy – KShs. 10,000.00 per session.
- i) Medical treatment obtained as in-patient in Kenya or other overseas countries for the following conditions will be reimbursed in lower of the actual cost or the specified limits or overall limits specified at (j) below:
- Knee or Hip Joint replacement or Major Orthopaedic Surgery– KShs. 450,000
 - Angioplasty or Heart By-pass surgery – KShs. 700,000
- 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 in Kenya Shilling

Age Band	Yearly Reimbursement Limit	KShs.
A	Children under 18 years	2,000,000
B	Over 18 years and under 25 years	2,000,000
C	Over 25 years and under 40 years	2,000,000
D	Over 40 years and under 50 years	1,300,000
E	Over 50 years and under 60 years	1,100,000
F	Over 60 years and under 70 years	1,000,000
G	Over 70 years and under 80 years	900,000
H	Over 80 years	800,000

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

- k) Medical treatment obtained as in-patient in Kenya for the following conditions will be reimbursed in lower of the actual cost or the specified limits or overall limits specified at (j) above:
- In-patient day-care surgery - KShs 60,000
 - Any Pandemic in Kenya will be covered for all members of the OMRS up to a maximum limit of KShs 800,000/= per annum.

6. ENTITLEMENT

- a) The contributors who were contributors of OMRS for the whole or any part of the Ninth Term shall be entitled to relief under OMRS, immediately, if they are enrolled **and** contributions are received prior to **30th April 2019**, failing that the **waiting period limit of six 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.
- c) Enrolment as members of OMRS shall be open up to **31st October 2020** for all contributors. Enrolment after that date shall not be permitted.
- d) Any additions in family by way of marriage (females only) birth, adoption or child returning to Nairobi, Kenya shall be entitled to relief under the OMRS, after the expiration of **six 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. **In case of an expected delay in submitting the claim documents, please inform VOC office in writing before expiry of 90 days.**

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.

MEDICAL REPORTS: The committee reserves the right to request the patient to submit a medical report from the treating Hospital and doctors.

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 2019. 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, or other overseas countries will be restricted to the lower of the specified limit or actual cost:

a). Angiography	KShs. 60,000	b). Colonoscopy	KShs. 12,000
c). CT – Scan	KShs. 12,000	d). Ultrasound	KShs. 12,000
e). MRI	KShs. 22,500	f). Endoscopy	KShs. 12,000
g). 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 e.g NHIF, 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 contributor-ship shall contain any **wilful miss-statement** or on whose behalf any material information shall have been wilfully 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 eye treatments, including cataract, cornea and retina detachment.
- h) 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).
- i) Any treatment in respect of any psychiatric/psychosomatic illness or condition.
- j) Treatment directly or indirectly arising from any addictive condition or disorder, any misuse of drugs or alcohol, self-inflicted injuries or sexually transmitted diseases.
- k) Any travelling expenses
- l) Treatment obtained in India or other overseas countries for conditions other those specified under Rule 5(f).
- m) Treatment for, resulting from or related to any disease, illness, injury or disorder present at birth
- n) 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.