

FAMILY BENEFIT SCHEME
AHMEDABAD MEDICAL ASSOCIATION

DR.MEHL SHAH
CHAIRMAN

DR.PRAGNESH VACHHARAJANI
HON.SECRETARY

DR.JASVANTSINH DARBAR
TREASURER

I. Aims & Objects of the Scheme:

To provide financial assistance to the members of the scheme. This scheme is also open for the spouse of Life Members of A.M.A.

II. Eligibility of the members:

Any Life Member of A.M.A. and his/her spouse are eligible to become member of this scheme,

Provided that:

- A member below the age of 55 years
- Life member of A.M.A will be known as Member of the scheme and his Spouse will be associate member of the scheme (The couple members will be considered Members of the Scheme). Associate member can not join alone.
- Only members will have the voting rights. Associate members can not vote or contest election and cannot sign as proposer or seconder in any forms.
- For members above 40 years of age, 3 years of continuous life membership of AMA is mandatory
- More than one spouse can join the scheme if it is lawful (Submission of marriage certificate is mandatory).
- In the event of death of member, spouse can continue to remain member of the scheme, provided that he or she continuously pays contributions as asked by the scheme from time to time. Same thing is true for the divorcee of the member.

A) In the event of remarriage by A.M.A. member: The other spouse can also join scheme.

B) In the event of remarriage by Associate Member: if the member marries who is not member of A.M.A., then he or she (spouse) can not join scheme.

III. Procedure For enrollment:

1. Member who wants to join the scheme has to apply in the prescribed application form meant for the purpose along with necessary documents & scheduled fees.
2. Associate member who wants to join has to fill separate form, endorsed by his or her spouse along with necessary documents & scheduled fees.

3. A member need to submit certified copy of (1) standard age proof (A. Driving License, B) School Leaving Certificate), C) Valid Passport),D) PAN Card (2) life-membership certificate of A.M.A. (3) valid photo I.D.(4) 2 passport size photographs along with application form.
4. In case of associate member: Additionally marriage certificate/Valid Passport/Election Card is mandatory.
5. All eligible members mentioned above shall submit their application along with admission fees as per age & AFC by D.D./cheque in name of A.M.A., Family Benefit Scheme payable at Ahmedabad (no cash transaction).
6. Nominee: A member will have to give name of 2 nominees along with their photograph and specimen signature.

IV:FEES SCHEDULE:

AGE	A.F.C.	ADMISSION FEES	TOTAL
UP TO 35	3000	3850	6850
36-40	3000	4400	7400
41-45	3000	5500	8500
46-50	3000	6600	9600
51-55	3000	7700	10700

B. Every year the surplus fund may be shared with members as per discretion of the Executive committee-FBS AMA after completion of three years of the scheme, keeping some percentage in the scheme as decided by the committee from time to time.

C. Admission fee is Non-refundable.

D. Advanced Fraternity Contribution (AFC) will remain as security deposit against the death fraternity contribution payable by the member.

V: Benefits to Members:

1. Fraternity Benefits:

Rs500/member in event of death of member.

2. Permanent Disability Benefit:

In case of an unfortunate event if a member becomes permanently disabled, can claim Rs.500/member as benefit amount, after that he will be retired from the scheme and no longer will avail any benefit.

N.B. :-> The disability must not be there at the time of membership and in the next one year after membership.

>In case of claim/dispute the expert panel will decide the admissibility of claim. The decision of executive committee in such case will be final.

> The conditions covered under permanent disability are as per the list mentioned:

1. Loss of both of vision in eyes
2. loss of both either upper limb or lower limb,
3. Irrversible Coma,
4. Irreversible Hemiplegia,
5. Irrversible Paraplegia

3. Voluntary Retirement Benefit:

A. Any member who has completed 21 years in scheme or 70 years of age ,which ever is later can withdraw a sum of rupees Rs350/member any time after that, then he ceases to be a member of scheme.

B. Any member who has completed 25 years in scheme or 75 years of age ,which ever is later can withdraw a sum of rupees Rs450/member any time after that, then he ceases to be a member of scheme.

C. Any member who has completed 15years in scheme or 80years of age ,which ever is later can withdraw a sum of rupees Rs150/member any time after that, then he ceases to be a member of scheme.

The Fraternity benefits will be available to members as follows.

Any member who has completed 1 year in scheme will be eligible to make claim in the event of Death or Permanent Disability.

N.B; In case of Accidental Death no restrictions apply.

VI. Member's Contribution: Every member enrolled has to pay fraternity contribution of as per demands by Hon. Secretary till he remains member of the scheme.

Fraternity Contribution:

- a. Rs.500/death
- b. Rs. 500/member in case of Permanent Disability Benefit.
- c. Rs, 150, Rs.350 or 450/withdrawal by member as per Voluntary Retirement Benefit.

N.B.: A member has to contribute in the scheme till he remains member of the scheme and claim any benefits under the scheme.

VII:Claim Procedure:

1. In the event of death a of member the nominee will inform the same to the secretary A.M.A., F.B.S. and will make a claim by submitting prescribed claim forms available with the office with the necessary documents.

2. The claim amount will be paid to first nominee only. In case of death of the first nominee the claim amount will be paid to the second nominee (submission of death certificate of first nominee mandatory)

3. Computation of Fraternity contribution Payment: The fraternity contribution is calculated according the membership strength of the last day of the previous month in which the event has occurred.

UNIQUE FEATURES

- NON MEDICAL SPOUSE IS ALSO ELIGIBLE TO BECOME MEMBERS
- PERMANENT DISABILITY BENEFIT FOR MEMBER
- LOW ADMISSION FEES
- TOTAL MEMBERS AS ON 31ST MARCH 2022:2232
- **LAST DEATH BENEFIT PAID RS: 10.80.000**
- **LAST PERMANENT DISABILITY BENEFIT PAID RS.:10,65,000**
- **LAST CONTRIBUTION COLLECTION FROM MEMBERS RS 2500 ONLY**

FOR MORE INFORMATION

AHMEDABAD MEDICAL ASSOCIATION

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