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### What next?? Living with COVID?





### INDIAN MEDICAL ASSOCIATION Karnataka State Branch



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IMA Conveys our Heartfelt Condolences and Prayers to the Bereaved Family. IMA Stands in Support of the family in this hour of grief

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## <u>Editorial</u>

Dear esteemed members,

Season's greetings & good wishes.

As the Lockdown 4.0 phase ends and a phased exit begins in India from 1st June, the total cases of Covid 19 has increased to 1,82,143 while the death toll has gone upto 5164 according to figures released on 31st May by the Ministry of Health. India is the ninth worst hit country in terms of number of cases. Though the Covid 19 has gathered momentum in May, the fatality rate in India remains much lower than the global fatality rate and experts agree that the Lockdown has pushed back the peak of infection giving the country time to strengthen its health care infrastructure. It is expected to peak in July and on its downturn, the curve is likely to drag till September. At some point in early July we may have to face a complete breakdown of health care infrastructure and hospitals may run out of beds to treat Covid cases. I sincerely hope that it doesn't come to that....

The only forward is to ride the storm. Covid is not going to magically disappear. The spike in cases is showing that our response to Covid 19 should not be about confining it to some impossible minimum, it should be about managing it to a handlable limit. As doctors – we are in the thick of this and can see the vector and the trajectory of this infection. In the absence of drug or vaccine, most of us are going to get infected over the next few weeks. But in 80% cases this infection would be completely harmless. Banking on "Herd immunity" to fight Corona virus is too large a risk for any nation and only timely interventions can mitigate the spread of Covid 19.

No matter who you are and how old you are, do not step out without a mask. Treat every individual you meet as an asymptomatic carrier and treat every surface you touch as potentially contaminated. Frequently sanitize your hands. Easing the Lockdown does not diminish the virulence or transmissibility of the virus. Our chances of getting infected today is 15 times more than what it was in the beginning of May and 100 times more by June end. Avoid stepping out as much as possible, particularly for nonessential activities. Living with the virus is not the same thing as socialising in the middle of a pandemic. Lockdown persists unabated. Please don't be complacent.

A quick glance on our IMA activities: We began well, we reached the halfway mark and the finish line is in sight! This month we have to observe **World Environment** Day on 5th June to stimulate worldwide awareness of the environment and to enhance political attention and action. This year the theme is "Celebrate **Biodiversity**". With 1 million species facing extinction there has never been a more important time to focus on Bio diversity. Any Google image of the Amazon today delineates the extent of denudation. The impact of climate change is evident. So its impact on human health must be acknowledged too. The International Day Against Drug Abuse and Illicit Trafficking also known as "World Drug Day" to be observed on **26th June.** Community support is extremely important to prevent, treat, rehabilitate and accept those addicted to substances. Help break the stigma, be a good role model & messenger and empower young people.

There is nothing better to remind us that we are but a speck in this universe and our national borders are just vainglorious lines in the sand. However, this pandemic is also an opportunity for all of us to sit back and reexamine ourselves; perhaps this global crisis is telling us in its own brutal way to learn to live in the moment and live every moment. Let us all put our heart and soul together for a memorable and eventful year to cherish for a very very long time!

Long live IMA.

- Dr Anita N Rao



### President's Message

Dear esteemed members,

I'm a doctor, I love what I do and nothing nobler than saving the life of human and make it livable.

"Nothing is more gratifying than the simple power of touch, a calming tone from your voice, a silent moment or a kind word,... all bring peace,

thoughtfulness and healing to our paiteints." - Deborah Moore-Tiko

I wish all of you a happy Doctors day 2020.

We are happy to know that all the district and local branches of IMA are actively involved with the administrators through the local taskforce for smooth management of the Coivid hospitals. We are in constant touch with the Government and IMA Head Quarters and no stone is unturned to help the IMA members.

When we met Honorable Medical Education Minister, he expressed his satisfaction about the contribution of the IMA throughout the state.

Any deep crisis is an opportunity to make your life extraordinary in some way. It is a fact that we will need to learn to live with the virus, build our life and livelihood, and move ahead with activities by ensuring strong healthcare support systems around us. Developments of the past month reveal the uncomfortable reality that we may have to confront. The coronavirus may be with us for a long time, and we have to learn to live with it rather than hope to vanquish its threat. Safety and hygiene will be even more important in designing the post-lockdown world.

Throughout the history, crises of different forms have challenged humanity. Some are political or economic, others are natural disasters or social. How we interpret, react and bounce back from the crises of today is what will define how we survive the crises of tomorrow. Toughness is required for the long haul.

In sum, despite immediate hardships, a crisis is a messenger, and should be framed as an opportunity for reflection and reinvention.

As physical president visit may not be possible, we have initiated the Video

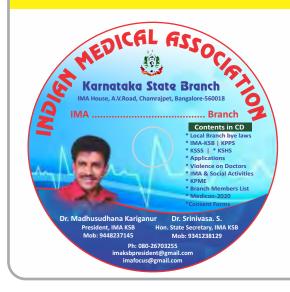
conference with all the branches of the Karnataka. We had good and sucessful interactive sessions with, Kalaburagi, Yadagiri, Mysore, Ballari and Bidar branches. In the coming days we will be sending the schedules of such online interactive meetings with the local branches. We request all the members of that branch to attend without fail . We from IMA will be sending a CD with details of Bye-laws, Welfare schemes in PPT form, Applications forms for all these, Local branch members details along with some of the important acts governing us. Kindly go through it and any help and guidance in this regard are most welcome.

Long Live IMA

- Dr. Madhusudana Kariganur

During visits of the State President to the local branches, we from IMA KSB will handover a CD containing the details as mentioned on the CD cover, to the respective local branches. To the other branches not covered, we will send the CD by post. The CD contains the LIST OF BRANCH MEMBERS OF THAT Particular branch ONLY in EXCEL format. We request the office bearers of that branch to send us list back to us to IMA KSB through mail imafocus@gmail.com after making any changes in the address, adding mobile number and Mail ids along with KMC Registration Number.

- Dr. Madhusudhana Kariganur President, IMA KSB





### Secretary's Desk

### Dear IMA members

Wishing you all and your family members good health and safe stay at home.

As everyone is witnessing peculiar situations for the first time due to covid19 infection and whole country being in lockdown for 45 Days.



I would like to thank all the IMA members for your cooperation in fulfilling government instructions especially in opening of respective clinics.

Dear friends we apologise to each and everyone for failure of providing PPE kits.

President and I repeatedly requested all bureau crates, central health minister, IMA head quarters to take appropriate action in providing PPE kits, but it has become a global problem of scarcity of PPE kits.

Atrocities against doctors started again in so many places all over India, it's very unfortunate for our fraternity.

For the same reason our IMA Head Quarters called all India members protest in the form of white alert and black protest on 22 and 23 of April last month but fortunately a day before central government called our National IMA president and secretary for talks and agreed our greviences and promised to take necessary steps.

So IMA head quarters called it off and next day, our Central government brought the ordinance against the atrocities against the corona worriers, we should be very thank full to them,

But we should continue our effort to get the Bill against the atrocities on doctors and Medical establishments, I am sure we will definitely succeed in the coming days.

I once again request all local branches to arrange Medico legal workshops to make everyone well worsed with all Medico legal problems.

All our members should be well trained in prevention and epedemiological

aspects of Covid 19. Our government is bent upon our fraternity members to open the clinics and cater the non Covid patients but it is difficult for them to provide PPE kits.

Dear Friends please take maximum precautions to safe guard yourself and your family. Please do strictly follow all SOP'S, especially for senior citizens and for doctors with comorbid conditions.

Microbiologist says we are not safe until the development of herd immunity. We should hope for the best in the future.

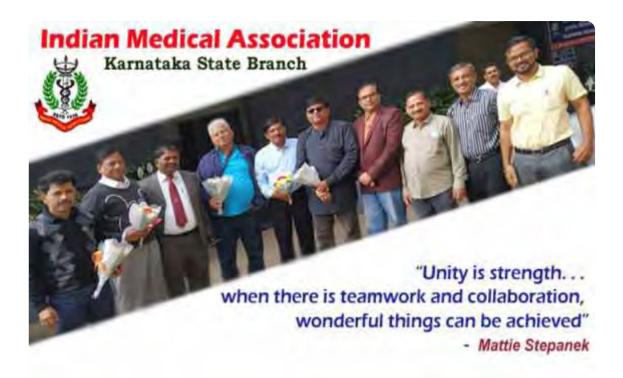
Everyone should document complete history with written consent for every procedures.

Every local branch should have whatsapp group with communication with the police. Only solution is Documentation, Honesty, regularity, unity, Accountability

each everyone should be master in Medicolegal quiries.

Jai Hind. Jai IMA.

- Dr. S. Srinivasa



### Woman Vice President Desk

Dear IMA members,

Wish you all a happy and prosperous Ugadi!!

"Degree is not important, Dedication is everything."

At the Outset I would like to congratulate our newly elected IMA members, and best wishes to them. Here is my activity for three months. Attended the scientific workshop at 85th state conference Medicon which was held at Chamrajanagar.



On 3rd November, free medical health camp was conducted at government boys home, government girls home, reception centre, state home for women, children home for mentally retarded. Under department of women and child development, government of Karnataka, Bangalore. General health check-up camp. PAP smear, BMD, blood investigation Hb, RBS was done and convinced the inmates for further management. Team of doctors of different specialities participated.

On 5th November, it was shocking to see hooliganism by Karave activists on lady PG student of Minto hospital. Manhandled by the group of hooligans for not speaking in Kannada and humiliated her in uncivilised manner. Even then she continued her work and resisted with calm face. BMRCI, IMAKSB, it's all branches along with junior doctors participated agitation against harassment on doctors. We condemned the incident and requested for justice from the government.

On 6th and 7th Black badge protest was done. On 8th regarding atrocities against the doctors shutting down OPD services, attended the emergency patients. Memorandum submitted to thahasildar through Bangalore branch president. On 7th November one couple life membership was done. on 10th November, attended the IMAKSB 1st working committee meeting at IMA house Chamrajpet, Bangalore. Subcommittee formation and future plans were discussed.

On 1st December, attended the meeting held at IMA house, Bangalore. Get together meeting of zonal co-ordinates, district representatives, all branches presidents and secretaries talk was given by the president and senior vice-president. It allowed the members to discuss issue, take on responsibility, report back on the project and that everyone can stay informed what is happening at local branches

On 8th December, attended the national medico legal conference at Bangalore organised by IMA HQ, standing committee medico legal cell in association with IMA KSB and department of forensic medicine BMCRI Bangalore. It was attended by the national president elect Dr.Rajansharma, past national president Dr.RaviWandhedkar and other HQ office bearers, including our KSB office bearers. It was useful for our IMA members to face any medico legal

situation in routine practice, the basic medico legal knowledge and legally correct in medical practice. I should congratulate my colleagues Dr. Pavan Patil and Dr. Vijayakumar Jalli.

On 15th December, attended public health guest lecture, organised in well manner by IMA Bangalore branch. NadiPareeksha – Heart Disease- NimmaPrashnege- Namma Uttara By S.T.Yavagal, common disease of skin- Nataraj.

On 21st December CDE programme was conducted in association with Brains Neuro Spine hospital Bengaluru. On topic 'advances in neurosciences', by Dr.N.K.VenkataRamana followed by Kannada Rajyothsava awardees for the year 2019-2020 Dr.Nagarathnamma, Dr. T.H. Anjanappa and Dr.G.T. Subhash.

IMA Bangalore Branch, On 5th January, free medical health camp conducted at government Karnataka and urdu school premises SarahandepalyaBanashankari Bengaluru in association with Ahankura, more than 200 people attended, for women PAP smear, others BMD, blood investigations, ortho, gynaec, E.N.T, eye, family physicians, dermatologist, dental specialists gave treatment and few referral cases sent to government hospitals.

On 26th January, Republic day flag hosting was done by president of IMA Bangalore branch. Office bearers and few IMA members attended. After national anthem, sweet distribution was done.

On 30th January, Leprosy day was observed at government hospital. Service of IMA Bangalore branch, Indian Academy of Paediatrics and hospital administration. Fruits, biscuits, blankets and bags were distributed to the inmates.

Also there were activities and inputs from Dr Sowmya divisional co-ordinator Kolar, Chikkaballapur. (1) On Nov 2, We celebrated International eldersday, and Gandhi Jayanti, Lal bahadur shastri Jayanti at Manasa Vrudhasharama, near Rangastala. We did a routine health checkup for around 20 elders on that day and advised accordingly. (2) On 24th October, a unique diabetic screening camp was started by IMA Chickballapur. Aim is to screen around 5800 diabetic patients for Retinopathy in a span of one year. With the help of DCBS and DHO of Chickballapur camp has been going on every Thursday. Also free laser treatment has been initiated to selected people once a month with the help of Vittala eye foundation. Till date 1047 diabetic patients have been screened and 70 of them have undergone laser treatment. (3) Hernia camp: 15 cases of hernia, inguinal, umbilical and congenital inguinal hernia were operated on 5/01/2020 at 5 hospitals and nursing homes in Chickaballapur. Surgeries were done free of cost, including investigations, mesh, suture materials, drugs and disposables by Bangalore Surgical Society and Indian society of Anaesthesiologists. Surgeries went on well, New IMA life membership-couples (2nos), single (6nos)

I would also like to thank Dr Rajendraprasad district representative Rural Bangalore.

### LONG LIVE IMA.

-Dr. SUMATHI K BHAT

### BRANCH ACTIVITIES

**Branch: Bagalkot** President: Dr. B.K Bhavi Secretary: Dr.Sujay Heranjal

We are happy to say that BAGALKOT IMA has conducted COVID-19 Activity on 02-06-20 Tuesday at 5 PM at CMC Bagalkot. We Falicitated about 50 Sanitary Workers by Distributing Food pockets, N95 Masks, and Hand Sanitizers. At the same time Dr B K Bhavi President Bagalkot IMA Gave Awareness speech regarding the precotautions to be taken to avoid the spread of Corona infection. About 90 people IMA members, CMC staff, and Sanitary Workers. Program conducted with all the precotautions by following Social distancing guidelines. Shri Munisomappa Commitioner CMC Bagalkot Graced the function with inauguration.

Branch: Ballari President: Dr.S.K.Arun Secretary: Dr.Bharath.V.J

Distribution of 2500 Masks to public and patients in VIMS Govt Hospital-Ballari on 23/05/2020. Distribution of 500-Masks to Police personals of Ballari city on 23/05/2020.

President: Dr. Radhika U Kulkarni **Branch: Gadag** Secretary: Dr.Bharath G. Bidinahal

On 24th April 2020: Radiologists of Gadag donated PPE Kits to Gims. On 25th April 2020: Gadag IMA President DR Radhika Kulkarni gave a TV interview on City Cable on effect of Corona on Obstetrics and Gynaecological case. Dr D. V Kulkarni conducted the session. The interview was relayed for one week so that Gadag district women got the awareness of the issue. On 26th April 2020: Food Kits were distributed to 60 families by IMA Secretary Dr Bharat Bidinihal in Mustikoppa Village along with the help of RSS members. On 28th April 2020: Food Kits were supplied to the needy families of Kshatriya Samaj in the premises of IMA Gadag by Dr.Uday Kulkarni. 30 families got the kits; Dr. Radhika Kulkarni gave a talk on the safety measures to be taken during this pandemic. On 1st May 2020: Gadag IMA Doctors along with the Gadag Covid Task Force met District Commissioner of Gadag and gave a Memorandum about issues faced by Private Nursing Homes in corona pandemic. On 01st May 2020: Labour Day was celebrated in Dr. Kulkarni Maternity Hospital. President Dr. Radhika Kulkarni gave a talk on the importance of Labour Day and the duty of the management to look after the problems of Labourers. Food Kits were distributed to all the people present in the function.On 05th May 2020: Gadag IMA is known for its social welfare activities. It was decided to open an account "IMA- Gadag social welfare Initiative" (SWIGIMA) into which all the social welfare activates will be looked after and maintained by this committee. Dr.Dhanesh Desai, Dr.Bommanhalli, Dr.Pyarali Noorani and Dr.Radhika Kulkarni donated into this account. On 07th May 2020: Dr. Pavan Paitl donated 100 protective visor hoods for staff nurses working in Covid Hospital GIMS. On 08th May 2020: Dr.Sanjeev Joshi, senior paediatrician gave a talk in City cable on "Taking care of Children during corona Pandemic" Dr.Dattamurty Kulkarni conducted the interview. On 10th May 2020: Mother's day was celebrated in President Dr.Radhika Kulkarni's Residence. Songs about importance of mother in

There are thousands of coronaviruses circulating in Bats.

one's life was sung by the members of IMA. 10 doctors attended the function. Social distancing and other safety measures were taken care. On 12th May 2020: Nurse's day was celebrated in IMA Hall. 15 GIMS nurses and ward boys working in GIMS Covid Hospital were felicitated. President Dr.Radhika Kulkarni appreciated their selfless work in Covid Hospital. On 15th May 2020: Dr. Noorani distributed food kits along with fruits, and milk for children of the guarantined families in Morjaji Desai School. On 15th May 2020: IMA Gadag celebrated International Family Day in Dr.Kulkarni's Hospital. Cake cutting was done and sweets distributed to the families of the Staff. Dr.Radhika Kulkarni talked about the importance of sharing responsibilities in Families. On 19th May 2020: IMA Gadag Senior Board Members along with the President and Secretary met MP Shri Shivakumar Udasi and gave a memorandum and convinced the need of bringing a central act against violence on doctors and health staff. We requested that the already included amendments in the epidemic disease ordinance 2020 be ratified in both the houses in the forthcoming parliament session and to convert it into a central act. He assured to help us. On 20th May 2020: Gadag IMA Secretary Dr. Bharat Bidinihal donated face shields and scrub dresses to the GIMS Working staff. His selfless work was appreciated by all the GIMS Staff. On 21st May 2020: GIMS Gadag RTPCR Covid Lab became functional. Covid test were started in 3 machines. GIMS is the first institute in the state to run test for covid 19 on TRUNAT, CBNAT and RTPCR Machines. IMA members working in GIMS have taken the responsibility of conducting the tests. On 21st May 2020: Dr.Pavan Patil attended a meeting at Vidhan Soudha called by SAST Director under the chairmanship of ACS Health Sri Javeed Aktar for fixing up charges for treating covid patients in private nursing homes. Various packages were present for different hospitals. On 21st May 2020: Dr.Shridhar Kuradagi, Dr.Dhanesh Desai attended a video conference meeting at DC Office, discussing the issues of Private Nursing Homes.

On 22nd May 2020: IMA Ladies wing meeting was conducted to discuss about the "women's Conclave which was to take place at Gadag on June 21st 2020. It was decided to postpone the conclave indefinitely as suggested by the IMA State President. Dr.Nagaratna Kololgi, Mrs Sudha Karanth, Dr.Sunita Kuradagi, Dr.Radhika Kulkarni attended the meeting. IMA Gadag Blood Bank activities: For the Month from 21st April 2020 to 20th May 2020: Total Number of Bags collected: 263, Total Number of PRBC: 236, Total Number of FFP: 27, Total Number of PC: 27, Whole blood:8.

Branch: Jamkhandi President: Dr.H.G.Daddi Secretary: Dr.V.N.Biradar

On 23-04-2020Meeting with Deputy Commissioner Bagalkot in connection with keeping the private hospital / clinics opens during COVID – 19 pandemic. On 23-04-2020 General body meeting of IMA members to discuss about the press statements in reference to non-availability of medical services to public in private establishments. THO Dr. Galagali attended the meeting. On 01-05-2020, 185 food/grocery kits worth Rs. 53650/- distributed to local autoriksha drivers. On 18-05-020, Rs. 1 Lakh donated PM Care Fund.

Enters through MM of eyes, mouth and nose and the spike protein gets attached to the ACE2 receptors which are found in organs throughout the bodies.

### Branch: Udupi-Karawali President: Dr. Umesh Prabhu Secretary: Dr. Prakash Bhat

On 10/05/2020: IMA UDUPI KARAVALI released Capsule: The official quarterly Bulletin of IMA UdupiKaravali "Capsule" released on 10/05/2020. Dr. Suneel C Mundkur keep editor of the "Capsule". On 17/05/2020: CORONA – COVID 19 awareness program. On 17/05/2020 Sunday, IMA Udupi Karavali arranged CORONA – COVID 19 awareness program along with Rotary Udupi.Dr. Umesh Prabhu, President IMA Udupi spoke about Corona Awareness guidelines.Dr. Shashikiran Umakanth, Member IMA Udupi wrote an article about COVID-19 on "Sunday Guardian" paper 17.05.2020.On 17/05/2020: International Children Helpline. Udupi – Child line 1098, Rotary Udupi and IMA Udupi Karavali celebrated International Children Helpline on 17.05.2020.The program was inaugurated by Dr. Umesh Prabhu, President IMA Udupi Karavali and He told about "CORONA- COVID-19" and its prevention. Women and Children Welfare committee past president Mr. B.K Narayan and Rotary President Janardhana Bhat distributed masks. Childline director Ramachandra Upadhya conducted the program.

Branch: SULLIA President: Dr Shri Krishna B N Secretary: Dr Ravishankara S

All the IMA members participated in a meeting called by TAHASILDAR and TALUK HEALTH OFFICER regarding COVID-19 health services on 7/5/2020. During lock down crisis a day's food for migrants and construction workers in Sullia was offered on 24/4/2020 under the leadership of Dr.Sai Geetha, former IMA Sullia president. Dr Sadashiva Rao, Senior IMA member and owner, Jyothi hospital Sullia is continuing offering free food for all inpatients and hospital staffs since the initiation of lock down crisis. Senior IMA member and former president of IMA Sullia Dr. M Suguna Gowda expired on 15/5/2020. A condolence meeting was held to pay homage to the senior practitioner.

### **IMA Bagalkot Branch**







Classical symptoms: Fever in all, cough 75% and breathlessness 50%. Chills, Repeated shaking with chills, Muscle pain, Headache, Sore throat, New loss of taste or smell.

### IMA Ballari Branch







### IMA Udupi-Karawali Branch





The National Task Force for COVID-19 recommends the use of HCQ for prophylaxis for high risk population.

### IMA Gadag Branch











### ಕೊರೋನಾ ವಾರಿಯರ್ಸ್ ಗಳಿಗೆ ಸನ್ನಾನ



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### IMA Jamkhandi Branch





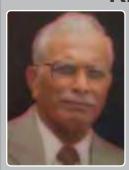


### IMA SULLIA Branch



Condolence meeting on demise of Dr. M.Suguna Gowda

### RIP



Dr. Suguna Gowda, past president of Sullia IMA and founder member, expired yesterday. He was president of our branch for 2 terms in 2001-2002 and 2004-2006. He was one of the senior most practitioner for more than 45 years in Sullia. May his soul rest in peace.

# ಐಎಂಎ ವೈದ್ಯರ ಉಪಸ್ಥಿತಿಯಲ್ಲಿ ಸಭೆ ಸುಳ್ಯ ತಾ1: 2 ಫಿವರ್ ಕ್ಲಿನಿಕ್'



ರವಿಂದ ಪೈದ್ಯರ ಮಾಹಿತಿ ಕಾರ್ಯಕ್ರಮ ತಾ. ಪಂ. ಸಭಾಂಗಣದಲ್ಲಿ ನಡೆಯಕು.

ಮತ್ತು ಮೇ 7: ಜ್ವರಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ರಿದಿಂಬ ಚಾಂಕರ್ಯಗಳಿಗಳು ಕನಿರುವ ಭಾಷಕ ಅಂತದರು ಸುಳ್ಳ ಸರಕಾರಿ ಆಸಕ್ಷ ಅಥವಾ ಕೆಮಿನ ಆಪ್ತ್ರಮಲ್ಲಿ ತೆರೆಯಲಾಗಿರುವ ACCO 45 FIE CO GITE LASS TITELLS ವುದನ್ನೆ ಕಲಿಸಲಾಗಿದೆ ಎಂದು ತಾಲೂಕು ಆರೋಗ್ಯಾಧಿಕಾರಿ ಪಾ: ಸುಬ್ರಹ್ಮಣ್ಣ ಎಂ.ಆರ್. ಸೂಚನೆ ನೀಡಿದ್ದಾರೆ.

ತ್ರಾಪಂ ಸಭಾಂಗಣದಲ್ಲಿ ಮೇ 7ರಂದು ಎಎಂಎ ವೈದ್ಯರ ಮಾಹಿತಿ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಅವರು ಮಾತನಾಡಿ ಖಾಸಗಿ ಕ್ರೂಕ್ ಹೊಂದಿರುವ ವೈದ್ಯರು ತಮ್ಮ ಚಿಕಿತಾಲಯದಲ್ಲಿ ತಪಾಸಣೆ ನಡೆಸಬಹುದು. ಶೀಶ, ಕಮ್ಮು ಜನ ಜವನ ಅವರನ್ನು ಕ್ರಿವರ್ ಕ್ಷಾಕ್ ಗ ಕಳುಹಿಸಬೇಕು ಎಂದರು.

ವೃದ್ಧರು ಸ್ವರಕ್ಷಣೆ ಅಮಸರಿಸಿಕೊಂಡು ಚಿಕಿತ್ರ ನೀಡಬೇಕು ಗಲ್ಲಿಸ್, ಮಾಸ್ಕ್ ಸಾಮಾಜಿಕ ಅಂತರ ಕಡ್ಡಾಯ ಕಾಪಾಡುವ ತಿಳಿಸಿದರು.

ತಹತೀಲಭರ್ ಮಾತನಾಡಿ, ನಿಯಮ ಪಾಲನೆಯೊಂದಿಗೆ ಉಪಕ್ಕಿತರಿದ್ದರು.

### ಆ್ರಪ್ ಬಳಸಿಕೊಳ

ಆರೋಗ ಇಲಾಖೆ ತಂದಿರುವ ಆರೋಗ್ ಮಿತ್ರ ಆ್ಯಪ್ ಆನ್ನು ಪ್ರತಿಯೊಬ್ಬರು ಪೌನ್ ಬೋಡ್ ಮಾಡಿಕೊಂಡು ಕೈರಿಕ್ ಬರುಪವರ ಹೆಸರು, ರೋಗ ಲಕ್ಷಣ, ಪೋಡ್ ಶಂಬರ್ ಕನ್ನಾಯ ನಮೂದು ಮೂಡಿ ಕಳುಹಿಸಬೇಕು. ಶೀತ, ಜರ, ಕೆಯ್ಡು ಲಕ್ಷಣದವರಿದ್ದರೆ ಅಂತವರ ಫೋನ್ ನಂಬರ್ ಆಧಾರದಲ್ಲಿ ಅವರ ಮನೆ ಕಂಡುಹಿಡಿದು ಅಲ್ಲಿಗೆ ತರಳ ಸ್ತ್ರಾವ್ ಟೆಸ್ ಮೂಡರಾಗುವುದು ಎಂದು ರಾಯಬಹಗ್ಗಾ ಹೇಳಿದರು.

ಕ್ಷಾಕ್ ತರೆದು ಚಿಕಿತ ನೀಡಬಹುದು. ಆದರೆ 60 ವರ್ಷ ಪ್ರಾಯ ಮೇಲ್ಬ್ರ ವೈದ್ಯರು ಜನೆಗೆ ಚಿಕ್ಕಿಗೆ ಬರುವವರಿಗೂ ಈ ಅವರ ಅರೋಗ್ಗದ ವೃಕ್ತಿಯಲ್ಲಿ ಮು ಕುರಿತು ಅರಿದ ಮೂಡಿಸಬೇಕಿದೆ ಎಂದು ಸಮಯ ಕ್ಷಾಕ್ ಕೆರೆಯದಿರುವುದು ಒಳಕು ಎಂದರು ಐಎಂಎ ಅದ್ವಕ್ಷ ಡಣ ಶ್ರೀಕೃಷ್ಣ ಅನಂತಶಂಕರ್ ಭಟ್, ತಾಲೂಕಿನ ಖಾಸಗಿ ಕ್ಷರ್ ವೈದ್ಯರು



### IMA Yadgiri Branch









### ವೈರಸ್ಗಿಂತ ವದಂತಿಗಳೇ ಹೆಚ್ಚು ವೈರಲ್..!

'ಕೊರೋಣಂ' ಹಾವಳಿಗೆ ಬೆಚ್ಚದಿದ್ದ ಜೆಲ್ಲೆಯ ಜನತ । ಸಾಮಾಜಿಕ ಜಾಲತಾಣಗಳಲ್ಲಿ ಸಮ್ಮ ಮಾಡಿದ ವದಂತಿಗಳು ವಿದೇಶದಿಂದ ವಾಪಸ್ರಾದ ಆಯ ಜನರ ಮೇಲೆ ತೀವ್ರ ನಿಗಾ । ಮುಂಜಾಗ್ರತಾ ಕ್ರಮವಾಗಿ ಅವರ ಆರೋಗ್ನ ತಪಾಸಣೆ

### 'ಮಾರ್ಗಸೂಚಿ ಪಾಲಿಸಿ

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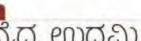


ತಾಪಮಾನಕ್ಕೂ, ಕೊರೋನಾ ವೈರಸ್ ಹೆಚ್ಚಳಕ್ಕೂ ಸಂಬಂಧವಿಲ್ಲ..! aged 17 this despite where and other than









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### INDIAN MEDICAL ASSOCIATION, KARNATAKA STATE BRANCH **BUILDING COMMITTEE**

We are thankful to the members of IMA Karnataka State Branch, the office-Bearers of the Building Committee, the Working Committee and State Council Members for their cooperation in providing the much required, adequately furnished Guest House, Auditorium and Board Room.

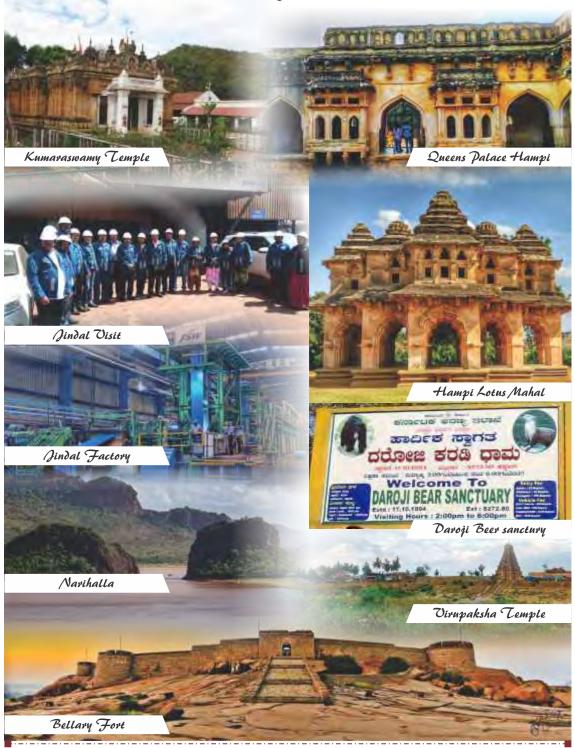
The Building Committee and State Council of IMA Karnataka State Branch have revised the maintenance charges, which is as follows:

### Effect From 01-03-2020

| SI | Dantinulana                                       | Before      | Incre | Now     |                | Total |
|----|---|-------------|-------|---------|----------------|-------|
| no | Particulers                                       | Rent        | %     | Rent    | <b>GST 18%</b> | Rent  |
|    | 1. Dr.M.A.Narasimhahar Auditorium (150 Capacity   |             |       |         |                |       |
| 1  | with Air Condition including Audio system and     |             |       |         |                |       |
|    | Generator)  |             |       |         |                |       |
|    | Monday to Friday                                  |             |       |         |                |       |
|    | [a] For Full Day:(Above 4 hours bellow 8 hours)   | 5700        | 25%   | 7125.00 | 1282.5         | 8408  |
|    | [b] For ½ Day (Bellow 4 hours)                    | 3425        | 25%   | 4281.25 | 770.6          | 5052  |
|    | <u>Saturday</u>                                   |             |       |         |                |       |
|    | (a) For Full Day:(Above 4 hours bellow 8 hours)   | 7980        | 25%   | 9975    | 1795.5         | 11771 |
|    | (b) For ½ Day(Bellow 4 hours)                     | 4560        | 25%   | 5700    | 1026           | 6726  |
|    | Sunday  |             |       |         |                |       |
|    | [a [ For Full Day: (Above 4 hours bellow 8 hours) | 10260       | 20%   | 12312   | 2216.16        | 14528 |
|    | [b] For ½ Day (Bellow 4 hours)                    | 5700        | 25%   | 7125    | 1282.5         | 8408  |
|    |   |             |       |         |                |       |
| 2  | Dr.Nanjundaiah Board Room (Air Condition Hall     |             |       |         |                |       |
|    | with 30 capacity)                                 |             |       |         |                |       |
|    | [a] For Full Day: (Above 4 hours bellow 8 hours)  | 1710        | 25%   | 2137.5  | 384.75         | 2522  |
|    | For ½ Day (Bellow 4 hours)                        | 915         | 25%   | 1143.75 | 205.87         | 1350  |
|    |   |             |       |         |                |       |
| 3  | <b>Guest House</b>                                |             |       |         |                |       |
|    | (a) Sahyadri and Nanda Gokula Guest Room Non A    | <u>/c )</u> |       |         |                |       |
|    | (a) Single Beded                                  | 460         | 20%   | 552     | 99.36          | 651   |
|    | (b) Double Beded                                  | 570         | 20%   | 684     | 123.12         | 807   |
|    | © Three Beded                                     | 855         | 20%   | 1026    | 184.68         | 1211  |
|    | (d) Four Beded                                    | 1140        | 20%   | 1368    | 246.24         | 1614  |
|    | € Extra person                                    | 230         | 20%   | 276     | 49.68          | 326   |
|    | (B) Sahyadri and Nanda Gokula Guest Room with A   | <u>/c )</u> |       |         |                |       |
|    | (a) Single Beded                                  |             |       | 848     | 152.64         |       |
|    | (b) Double Beded                                  |             |       | 848     | 152.64         | 1000  |

For Advance Booking Please Contact Mr. Ravi Kiran, 9513169444 & Mr. Puttaswamy, 9008828303

### Places to Visit During 86th MEDICON 2020







ಎಲ್ಲರೂ ಸಂತೋಷವಾಗಿರಲಿ, ಎಲ್ಲರೂ ಆರೋಗ್ಯವಾಗಿರಲಿ, ಎಲ್ಲರೂ ನೋವಿನಿಂದ ಮುಕ್ತವಾಗಿರಲಿ, ಎಲ್ಲರೂ ದುಃಖದಿಂದ ಮುಕ್ತವಾಗಿರಲಿ, ಎಲ್ಲಾ ಆಸೆ ಆಮಿಷಗಳನ್ನು ಮೀರಿ ಗುಣಪಡಿಸುವವರು ನಾವಾಗಿರಲಿ.

### IMA PRAYER

May everybody be happy
May everybody be healthy
May everybody be free from pain
May everybody be free from sorrow
May we be the healing cure
Beyond every greed & lure

### FLAG SALUTATION

We, the members of Indian Medical Association stand here to salute our national flag.

Its honour and glory shall be our light and strength and its course shall be our course.

We pledge our allegiance to it and realizing our responsibilities as the accredited members of this national organization, we swear we will dedicate everything in our power to see it fly high in the comity of nations.

Jai Hind! Long Live IMA!

## 86<sup>th</sup> MEDICON IN OCTOBER 2020

# Hosted by IMA SIRUGUPPA BRANCH

On

16-10-2020- For Business Hours

**17-10-2020- For Conference** 

**18-10-2020- For Conference** 

At

### Jindal Vidyanagar, Toranagallu Township. Ballari.

### **IMA State President:**

Dr. Madhusudhana Kariganuru

### IMA Siruguppa President:

Dr. Gangamma. K.

9448717620

### IMA Siruguppa Secretary:

Dr. Prashanthkumar.G.N.

9164658658

### Treasurer:

Dr. Shashikumar

### Scientific Committee:

Dr. Rajesh Bandagi

Dr. Narendra, B.M.

### **Patrons**

Dr. Naryanappa. B.

Dr. Jayaramareddy. M.

Dr. M.G.Hallur

### Organizing Chairman:

Dr. Achuthakumar. C.

### Organizing Secretary:

Dr. Manojkumar. B.

### **Registration Committee:**

Dr. Basavaraja Dammur

Dr. Veerendra.K.G.

### **Reception Committee:**

Dr. Madhavilatha.G.

Dr. Jyothi Palled

Dr. Sujatha Sugur

Dr. Annigeri

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### Stage and Audio:

Dr. Jagannath.

Dr. Vidyashree. M.

Dr. Radhadevi

Dr. Thippeswamy

### Souvenir:

Dr. Sathish.

Dr. Surekha

Dr. Irfan

Dr. Manik Choudary

### **Cultural Committee:**

Dr. Eranna, B.

Dr. Akshatha C.

Dr. Narayanareddy. S.

Dr. Jayalakshmi.

### Accommodation:

Dr. Ravindranath G.

Dr. Maheshkumar.

Dr. L. Veerareddy.

### Banquet and Food:

Dr. Jaleel, K.

Dr. Prabhavathi.H.S.

Dr. Mohammad Ghouse

### Advisory Committee :

Dr. Honnegowda

IMA KSB Past State President.

Dr. Yoganandareddy.Y.C.

IMA KSB Past State President.

Dr. Aruna Rao

IMA KSB Past State Vice President

Dr. Arun.S.K.

President, IMA Ballari

Dr. Basavanagouda

President IMA Sindhanuru

Dr. C.B.Chinvalar

President IMA Gangavathi

Dr. G.M. Someshwar

**IMA Hosapete** 

### **Conference Office**

### Dr. Manoj Kumar B

Organizing Secretary,

86th IMA Karnataka State Annual Medical Conference (MEDICON-2020)

Madhu Shashtra Chikitsalaya,

Near Ambrutheshwara Temple,

Siruguppa - 583121, Ballari Dist.

Mob.: 9591156738

E-Mail: bmanoj.dr@gmail.com,

Web: www.imakarnataka.in



### 86<sup>th</sup> MEDICON 2020

Hosted by IMA SIRUGUPPA BRANCH, On 17 & 18 October 2020

### **REGISTRATION FORM**

Conference office: Dr. Manoj Kumar B, Organizing Secretary, 86th Medicon 2020

Madhu Shashtra Chikitsalaya, Near Ambrutheshwara Temple, Siruguppa - 583121, Ballari Dist.

Mob.: 9591156738 | E-Mail: bmanoj.dr@gmail.com, | Web: www.imakarnataka.in

| Doctor Name :          |                             |
|------------------------|-----------------------------|
|                        |                             |
|                        | State :                     |
| Address :              |                             |
|                        | Pin                         |
| Mobile :E              | mail:                       |
| Payment : DD/Cheque No | Dtd                         |
| Bank                   |                             |
| Date :                 | Signature :                 |
| · ·                    | Instrument NoTransaction No |

• Total Amount ......PLEASE E-MAIL TRANSACTION RECEIPT.

Name of the Account: Indian Medical Association, Siruguppa Branch Name of the Bank: State Bank of India, Siruguppa Branch Account Number: 64012031122 / IFSC Code: SBIN0040119

### Tariff for the delegation

| Category                   | 1-2-2020 till<br>Conference | Spot<br>Registration |
|----------------------------|-----------------------------|----------------------|
| IMA Members                | 4000/-                      | 4500/-               |
| Reception Committee member | Rs10,000/-                  | Rs10,000/-           |
| Accompanying Person        | Rs 3500/-                   | Rs 3500/-            |



### ATTENTION

### **Membership Fee (HFC Details)**

### Life Membership fee of the IMA 1-11-2019 onwards

| Particulars | Amount to be    |
|-------------|-----------------|
|             | Sent to IMA KSB |
| Single Life | 11000-00        |
| Couple Life | 16500-00        |

Extra Amount collected & retained by the local Branch Decided by the local branch



Online Zoom Meeting of IMA HQ with state president and state secretary are regularly attend the meeting on every Sunday at 3.30 pm. by Dr. Madhusudana Kariganur, Dr. Srinivasa S. and National Vice President Dr. G.N. Prabhakara are involved. Main agenda, removing the lock period for all four schemes, Social Security, National Health Scheme, Family benefit Scheme and Professional Protection Schemes.



### IMA'S KARNATAKA SOCIAL SECURITY SCHEME



IMA KSSS IMA House, Bailappanavar Nagar, Hubballi-29 Phone no. 0836-235 56 56 www.imaksshubli.org

### ENROLL YOUR MEMBERSHIP FOR IMA KSSS OLD EXISTING & SILVER JUBILEE SCHEME

### "EACH ONE GET ONE"

### ADMISSION FEE STRUCTURE FOR OLD EXISTING & NEW SILVER JUBILEE SCHEME

| Age in Yrs                       | Below 30   | Betwn 31-35 | Betwn 36-40 | Betwn 41-45 | Betwn 46-50 | Betwn 51-55 | Betwn 55-60 |
|----------------------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Fee for Existing old Scheme      | Rs 11700/- | Rs 12200/-  | Rs 12700/-  | Rs 20700/-  | Rs 23700/-  | Rs 28700/-  | Rs 36700/-  |
| Fee for Silver<br>Jubilee Scheme | Rs 22700/- | Rs 24700/-  | Rs 26700/-  | Rs 31700/-  | Rs 38700/-  | Rs 47200/-  | Rs 57700/-  |

Recent death claim benefit given under Silver Jubilee Scheme is Rs. 28,37,500/-

Kindly go through the letter of IMA KSSS in the page number - 27

Chairman

Secretary

Dr. Yoganandareddy. Y. C Dr. Prakash Reddy K. T.

Mo: 9844085120 Mo: 9448415777

Joint Secretary

Joint Secretary

Treasurer

Dr.S.B.Lakkol

Dr. S.K. Nara

Dr.Maheshkumar.S

Mo: 9448560400

Mo: 9845365638

Mo: 9341738405

Kindly visit our website- www.imakssshubli.org

IMA House, Bailappanavar Nagar, Hubballi-29 | Phone no. 0836-235 56 56



### IMA'S KARNATAKA SOCIAL SECURITY SCHEME

IMA House, Bailappanavar Nagar, Hubballi-29 IMA KSSS Phone no. 0836-235 56 56



### www.imaksshubli.org

Ref: IMA-KSSS/7470/2020-21

To, Date: 05/06/2020

All Members of IMA's-KSSS Old Existing Scheme & New Silver Jubilee Scheme

Dear esteemed members,

### Sub:- Regarding extending additional benefits during Covid-19 pandemic

The two video online meetings were held for M.C. members of IMA-KSSS on 19/05/2020 and 27/05/2020 and decisions taken are herewith brought to your kind information.

In view of ongoing Covid-19 pandemic and as medical fraternity, in particular members of IMA-KSSS are exposed to professional hazard, including loss of life. The MC members decided to extend following additional benefits to members of both schemes.

- A) It was decided to wave off Lock-in period if death occurs due to Covid-19 (Primary cause of death should be Covid-19 as declared in death certificate). This applies to members who have joined recently & not completed Lock-in period and new members who are joining hence forth in both the schemes. The lock-in period of 2 years in case of deaths due to other than Covid-19 will remain same
- B) The death claim benefit under both the schemes to be enhanced to 1½ times in case death occur due to Covid-19 only (Primary cause of death should be Covid-19 as declared in death certificate).
- C) It is decided to collect additional 50% more DFC contribution for Covid-19 deaths and the same additional amount is accepted as donations (as per section-4 under rules and Bye-laws of IMA-KSSS). The DFC amount collected for Covid-19 deaths will be Rs.1500 per death in Old Existing Scheme and Rs.3750/- per death in New Silver Jubilee Scheme. This additional DFC contribution shall be collected from all the members of IMA-KSSS.
  - It is also noted that DFC collection for deaths due to other than Covid-19 will remain same ie,. Rs.1000/- per death in Old Existing Scheme and Rs.2500/- per death in New Silver Jubilee Scheme.
- D) These additional benefits will remain in force for 2 years only from date of announcement.
- E) It is decide to give wide publicity to all the members of IMA-KSSS and members of IMA-KSB.
- F) The above decisions of MC are endorsed by legal opinion and financial advice, which are taken as per MC members' recommendations.

Please go through the above matter in detail. This is for your information and opinion as official General Body meeting cannot be called as per Government guide lines. We expect your full cooperation to publicize and encourage new membership to avail these additional benefits.

经

**Dr.Yogananda Reddy Y.C.** Chairman, IMA-KSSS, Hubballi was

**Dr. K.T. Prakash Reddy** Secretary, IMA-KSSS, Hubballi



### INDIAN MEDICAL ASSOCIATION'S

### KARNATAKA SOCIAL SECURITY SCHEME (R)- No 47/91-92

Registered Office: IMA House, 2<sup>nd</sup> Floor, Bailappanavar Nagar, Hubli-580029.

Ph: 0836-2355656 - Email: imaksshbl@gmail.com - Web: imaksshbll.org

| OLD EXISTING SCHEME  |                              | / SILVER JUBILEE SCHE      |                                       |  |
|--|------------------------------|----------------------------|---------------------------------------|--|
| (Separate Application ,DD/ Che<br>Documents to be attached:    | que & Documents sno          | ould be sent it applied    | for both the Schemes)                 |  |
| 1. Duly filled and signed application                          |                              | 4. Age proof certif        | icate (Xerox copy)                    |  |
| 2. IMA Life membership certificate                             |                              | 5. Pan card.               |                                       |  |
| 3. Address proof –Aadhar/Voter II                              | ).<br>Theque/DD as per age t | 6. Three passport          |                                       |  |
| IMA K  |                              | or Old Existing Scheme     | Tawii iii lavoi oi                    |  |
|  | SSS SILVER JUBILEE: Fo       |                            |                                       |  |
| , ,  | ed applications to be sen    | nt to registered office ad | dress mentioned above.                |  |
| IMA-KSSS No :  | or office Use Only           | Folio No:                  |                                       |  |
|  | Receipt No.                  |                            | РНОТО                                 |  |
| Branch:  |                              | Date:                      |                                       |  |
| Date of Provisional Admission :                                |                              |                            |                                       |  |
|  |                              |                            |                                       |  |
| APPLICATION FORM (To be filled in Block letters)               |                              |                            |                                       |  |
| APPLICATION FORM (To be filled in Block letters)               |                              |                            |                                       |  |
| First Name & Surname : ———————————————————————————————————     |                              |                            |                                       |  |
| Father's / Husbands Name : ——————————————————————————————————— |                              |                            |                                       |  |
| Qualifications :   |                              |                            |                                       |  |
| Date of Birth:  Age: Years Months                              |                              |                            |                                       |  |
| Sex: M   | ale                          | Female                     |                                       |  |
|  |                              |                            |                                       |  |
| KMC Regn.No : Date of Regn:PAN No:                             |                              |                            |                                       |  |
| IMA Life Membership No :IMA Branch:                            |                              |                            | A Branch:                             |  |
| CORRESPONDENCE POSTAL ADDRESS                                  |                              | PERMANEI                   | IT POSTAL ADDRESS                     |  |
|  |                              |                            |                                       |  |
|  |                              |                            |                                       |  |
|  |                              |                            |                                       |  |
|  | PIN:                         |                            | PIN:                                  |  |
| FOR E-COMMUNICATION  |                              |                            |                                       |  |
| Phone No: Residence - Hospital - STD Code -                    |                              |                            |                                       |  |
| Mobile No:   |                              |                            |                                       |  |
| Email :  |                              |                            |                                       |  |
| I the undersigned hereby ap                                    |                              |                            | · · · · · · · · · · · · · · · · · · · |  |
| under Old Existing Scheme I have enclosed DD/ Cheque wit       |                              |                            |                                       |  |
| Branch   |                              | Dated                      | for Rs                                |  |
| in words   |                              |                            |                                       |  |
|  |                              |                            |                                       |  |

I do here by declare that the above information is true to the best of my knowledge and belief and that I have not withheld any information what so ever regarding my particulars. My membership from the scheme may be terminated if any information given is found to be incorrect or submission of any false information in the application form for joining the scheme or in subsequent communication. I further state that I am in sound state of mind & I agree to pay the Fraternity Contribution as per the rules of the scheme from time to time. I will abide by the constitution and bye-laws of IMA KSSS and amendments made from time to time in the constitution and bye-laws in future. I accept any decision of the Managing Committee as final. I also accept the legal jurisdiction of the IMA KSSS as Hubballi.

| Date: _   |  |                             |                                |
|-----------|--|-----------------------------|--------------------------------|
| Place: _  |  |                             | Signature of the Applicant     |
| Motivat   | ted by (IMA / KSSS Member)   |                             |                                |
| I , Dr    |  | IMA L                       | ife member of                  |
| branch    | do hereby recommend Dr.  |                             |                                |
|           | mber of  |                             |                                |
| Seal of L | ocal branch Signature  | of Local Branch President / | Secretary/IMA'S KSSS MC Member |
|           | r  | NOMINATION FORM             |                                |
| Sl.No     | Name   | Relationship                | Signature                      |
| 1         |  |                             |                                |
| 2         |  |                             |                                |
| 4         |  |                             |                                |
|           | en Signature of the Guardian in case of the person who represents the mi |                             |                                |
|           |  |                             |                                |
| Date of   | Birth of the Minor1)   |                             | Age: Years Months              |
| Date of   | Birth of the Minor2)   |                             | Age: Years Months              |
| I hereby  | y declare that the above information                                     | furnished by me is true and | correct.                       |

Signature of the Applicant

# NEW SILVER JUBILLE SCHEME OF IMA KSSS HUBLI FEES STRUCTURE (TARRIF.)

# DD/At Par Cheque should be sent in the name of "IMA KSSS SILVER JUBILEE"

| 1         Below 30 years         200         500         10500         1500         10000         22700           2         Below 31 to 35 years         200         500         13500         2500         10000         24700           4         Below 41 to 45 years         200         500         18000         3500         10000         31700           5         Below 46 to 50 years         200         500         31000         4500         10000         38700           6         Below 51 to 55 years         200         500         31000         5500         10000         47200           7         Below 51 to 55 years         200         500         500         31000         5500         10000         5700 | Group | Silver Jubilee Scheme<br>Age in Years | Subscription<br>Fees | Registration<br>Fees | Membership<br>Contribution Fees | Group Accident<br>Benifit Fees | Advance Fraternity<br>Contribution | Total<br>Amount |
|--|-------|---------------------------------------|----------------------|----------------------|---------------------------------|--------------------------------|------------------------------------|-----------------|
| 200         500         12000         2000         10000           200         500         13500         2500         10000           200         500         18000         3000         10000           200         500         23500         4500         10000           200         500         31000         5500         10000           200         500         40500         10000         10000   | ***   | 87.7                                  |                      | 200                  | 10500                           | 1500                           | 10000                              |                 |
| 200         500         13500         2500         10000           200         500         18000         3000         10000           200         500         23500         4500         10000           200         500         31000         5500         10000           200         500         40500         6500         10000   | -     | 200                                   |                      | 200                  | 12000                           | 2000                           | 10000                              |                 |
| 200         500         18000         3000         10000           200         500         23500         4500         10000           200         500         31000         5500         10000           200         500         40500         6500         10000  | 100   | Below 36 to 40 years                  |                      | 500                  | 13500                           | 2500                           | 10000                              |                 |
| 200         500         23500         4500         10000           200         500         31000         5500         10000           200         500         40500         6500         10000   | 4     |                                       |                      | 300                  | 18000                           | 3000                           | 10000                              |                 |
| 200         500         31000         5500         10000           200         500         40500         6500         10000  | w     | Below 46 to 50 years                  |                      | 300                  | 23500                           | 4500                           | 10000                              |                 |
| 200 500 40500 6500 10000   | 9     | Below 51 to 55 years                  |                      | 200                  | 31000                           | 5500                           | 10000                              |                 |
|  | 1     | Below 56 to 60 years                  |                      |                      | 40500                           | 0250                           | 10000                              |                 |

# Old Existing IMA KSSS Scheme Fees Structure Effective From 01.04,2016

# DD/At Par Cheque should be sent in the name of "IMA KSSS"

| 1         Below 30 years         200         500         3500         11700           2         Below 31 t0 35 years         200         500         4000         8000         12700           3         Below 31 to 45 years         200         500         12000         8000         12700           4         Below 41 to 45 years         200         500         15000         8000         20700           5         Below 45 to 50 years         200         500         15000         8000         23700           6         Below 51 to 55 years         200         500         2000         8000         28700           7         Below 50 to 60 years         200         500         500         8000         36700 | Group | Scheme Age in<br>Years | Subscription<br>Fees | Registration.<br>Fees | Membership Contribution<br>Fees | Advance Fraternity<br>Contribution | Total Amount |
|---|-------|------------------------|----------------------|-----------------------|---------------------------------|------------------------------------|--------------|
| 200         500         3500         8000           200         500         4000         8000           200         500         12000         8000           200         500         15000         8000           200         500         28000         8000           200         500         500         8000   | -     | Below 30 years         | 200                  | 200                   | 3000                            | 8000                               |              |
| 200     500     4000     8000       200     500     12000     8000       200     500     15000     8000       200     500     28000     8000       200     500     500     8000   | CI    | Below 31 to 35 years   | 200                  | 200                   | 3500                            | 8000                               |              |
| 200         500         12000         8000           200         500         15000         8000           200         500         20000         8000           200         500         500         8000   | 1774  | Below 36 to 40 years   | 200                  | 200                   | 0004                            | 8000                               |              |
| 200         500         15000         8000           200         500         20000         8000           200         500         500         8000  | ्य    | Below 41 to 45 years   | 200                  | 300                   | 12000                           | 8000                               |              |
| 200         500         20000         8000           200         500         28000         8000   | 10%   | Below 46 to 50 years   | 200                  | 200                   | 15000                           | 8000                               |              |
| 200 500 8000  | 9     | Below 51 to 55 years   | 200                  | 900                   | 20000                           | 8000                               |              |
|   | 7     | Below 56 to 60 years   | 200                  | 500                   | 28000                           | 8000                               |              |

Folio No:



### INDIAN MEDICAL ASSOCIATION'S KARNATAKA PROFESSIONAL PROTECTION SCHEME (R)

Registered Office: IMA House, AV Road, Chamrajpet, Bangalore-580018.
Ph: 080-26705447 - Email: imakpps@gmail.comWeb: imakpps.org

### **Documents to be attached:**

РНОТО

- 1. Duly filled and signed application form.
- 2. IMA Life membership certificate(Xerox copy).
- 3. KMC Registration Certificate
- 4. Address proof-Aadhar /Voter ID.

5. Pan card.

6. Three passport size photos.

For office Use Only
Receipt No.

Note: a) At par Cheque/DD to be drawn in favor of IMA KPPS

IMA-KPPS No:

b) Duly filled applications to be sent to registered office address mentioned above.

|                           | Branch:                               |                      | Date:     |
|---------------------------|---------------------------------------|----------------------|-----------|
|                           | Date of Provisional Admission:        |                      |           |
|                           |                                       |                      |           |
|                           | APPLICATION FORM- (To be fill         | ed in Block letters) |           |
| First Name & Surname      | : :                                   |                      |           |
| Father's / Husbands N     | ame:                                  |                      |           |
| Qualifications:           |                                       |                      |           |
| Specialty of Practice:    |                                       |                      |           |
| Clinic / Hospital / Insti | tution Name:                          |                      |           |
| Address of Practice:      |                                       |                      |           |
|                           |                                       |                      |           |
|                           |                                       |                      |           |
|                           |                                       |                      |           |
|                           |                                       |                      |           |
| Date of Birth:            |                                       | Age: Years           | Months    |
| Sex: Male                 | Female                                | _                    |           |
| KMC Regn. No:             | Date of Regn:                         | PAN No:_             |           |
| IMA Life Membership       | No:                                   | IMA Branch:_         |           |
| Do you Have Professio     | nal Indemnity from any other Company. | Yes / No             |           |
| If yes give details:      |                                       |                      |           |
| Company:                  |                                       |                      | . <u></u> |
| Indemnity Amount:         |                                       |                      |           |

| CORRESPONDENCE POSTAL AI   | DDRESS  | PERMANENT POSTAL ADDRESS   |
|--|---|--|
|  |   |  |
|  |   |  |
|  |   |  |
| PIN:   |   | PIN:   |
|  | FOR E-COMMUNIC  | CATION   |
| Phone No:Residence-  | Hospital -  | STD Code-  |
| Mobile No:   |   |  |
| Email :  |   |  |
|  |   | MA's Professional Protect Scheme.<br>drawn on Bank   |
|  |   | for Rs   |
|  |   |  |
| withheld any information what so e<br>terminated if any information given<br>plication form for joining the scheme<br>te of mind & I agree to pay the Frate  | ever regarding my parti<br>is found to be incorred<br>e or in subsequent con<br>ernity Contribution as p  | culars. My membership from the scheme n<br>t or submission of any false information in<br>nmunication. I further state that I am in sou<br>er the rules of the scheme from time to tim   |
| withheld any information what so e<br>terminated if any information given<br>olication form for joining the scheme<br>te of mind & I agree to pay the Frate<br>I abide by the constitution and bye-<br>estitution and bye-laws in future. I acc<br>al jurisdiction of the IMA KPPS asBan             | ever regarding my parti<br>is found to be incorred<br>e or in subsequent con<br>ernity Contribution as p<br>-laws of IMA KPPS and<br>cept any decision of the | culars. My membership from the scheme n<br>t or submission of any false information in to<br>nmunication. I further state that I am in sou<br>er the rules of the scheme from time to tim<br>I amendments made from time to time in  |
| t withheld any information what so e<br>terminated if any information given<br>olication form for joining the scheme<br>te of mind & I agree to pay the Frate<br>I abide by the constitution and bye-<br>nstitution and bye-laws in future. I ac<br>al jurisdiction of the IMA KPPS asBan<br>Date:   | ever regarding my parti<br>is found to be incorred<br>e or in subsequent con<br>ernity Contribution as p<br>-laws of IMA KPPS and<br>cept any decision of the | est of my knowledge and belief and that I had culars. My membership from the scheme met or submission of any false information in the inmunication. I further state that I am in souther the rules of the scheme from time to time I amendments made from time to time in the Managing Committee as final. I also accept to Signature of the Applicant |
| t withheld any information what so e<br>terminated if any information given<br>olication form for joining the scheme<br>te of mind & I agree to pay the Frate<br>I abide by the constitution and bye-<br>nstitution and bye-laws in future. I ac<br>al jurisdiction of the IMA KPPS asBan<br>Date:   | ever regarding my parti<br>is found to be incorred<br>e or in subsequent con<br>ernity Contribution as p<br>-laws of IMA KPPS and<br>cept any decision of the | culars. My membership from the scheme not or submission of any false information in the immunication. I further state that I am in souther the rules of the scheme from time to time I amendments made from time to time in the Managing Committee as final. I also accept   |
| t withheld any information what so e<br>terminated if any information given<br>plication form for joining the scheme<br>te of mind & I agree to pay the Frate<br>I abide by the constitution and bye   | ever regarding my parti<br>is found to be incorred<br>e or in subsequent con<br>ernity Contribution as p<br>-laws of IMA KPPS and<br>cept any decision of the | culars. My membership from the scheme met or submission of any false information in the information. I further state that I am in souther the rules of the scheme from time to time I amendments made from time to time in the Managing Committee as final. I also accept to   |
| t withheld any information what so e<br>terminated if any information given<br>olication form for joining the scheme<br>te of mind & I agree to pay the Frate<br>I abide by the constitution and byen<br>stitution and bye-laws in future. I accal<br>al jurisdiction of the IMA KPPS asBan<br>Date: | ever regarding my partisis found to be incorrected or in subsequent concernity Contribution as particular of IMA KPPS and cept any decision of the agalore.   | culars. My membership from the scheme not or submission of any false information in the submission. I further state that I am in souther the rules of the scheme from time to time I amendments made from time to time in the Managing Committee as final. I also accept to Signature of the Applicant   |
| t withheld any information what so e<br>terminated if any information given<br>olication form for joining the scheme<br>te of mind & I agree to pay the Frate<br>I abide by the constitution and bye-<br>nstitution and bye-laws in future. I ac<br>al jurisdiction of the IMA KPPS asBan<br>Date:   | ever regarding my partise found to be incorrected or in subsequent concernity Contribution as particular of IMA KPPS and cept any decision of the agalore.    | culars. My membership from the scheme in the or submission of any false information in the immunication. I further state that I am in souther the rules of the scheme from time to time I amendments made from time to time in the Managing Committee as final. I also accept to Signature of the Applicant  |



### IMA KARNATAKA PROFESSIONAL PROTECTION SCHEME (R)

### IMA KPPS

IMA House, Alur Venkata Rao Road, Chamarajpet, Bangalore 560 018 Reg. No.DRB-2/SOR/179/2019-20

Email: imakpps@gmail.com | Phone No 080 -26705447, 8197330598

### **NEW SCHEME**

### • FINANCIAL ASSISTANCE CLAIM (INDEMNITY) AMOUNT UP TO RS. 1 CORE. (ONE CRORE)

- All the existing members will be upgraded to New Scheme after adjusting the balance payment.
- The cause of Action must be in the period of active membership for all claims.
- Membership becomes effective from the Date of realization of Cheque or DD In favour of IMA KPPS.
- All operational modalities will be as per registered Bye-Laws of IMA's Karnataka Professional protection Scheme.

### FEE DETAILS

| a) | Fee details for the 1st year (admission | contribution)                     |
|----|---|-----------------------------------|
|    | Admission fee                           | Rs. 100/-                         |
|    | Annual subscription Fee                 | Rs. 2000/-                        |
|    | Advance fraternity contribution         | Rs. 1000/-                        |
|    | Total                                   | Rs. 3100/-                        |
| b) | Fee details for subsequent years        |                                   |
|    | Annual subscription fee                 | Rs. 500/-                         |
|    | Demand fraternity contribution          | Decided and intimated that year * |

<sup>\*</sup>Amount paid towards financial assistance given to the members and Legal expenses in that financial year is equally divided and collected through Demand notice sent to each members as demand fraternity contribution every year in the month of April.

Dr. Honnegowda Dr. N. Dhanapala Dr. J.Sharanappa Hon. Secretary Chairman Hon. Treasurer M. 9448118299 M. 9342161266 M. 9448924466



### INDIAN MEDICAL ASSOCIATION'S KARNATAKA STATE HEALTH SCHEME



Head Office: IMA Bhavan, A V Road, Bengaluru.

orking Office: The Secretary, IMA-KSHS,Shushrusha Nursing Home, LG Road,Near Mahaveer Circle Gangavathi-583227. Land Line:08533-270978/Cell:9986700978

Web -www.imahealthscheme.com / E mail- imakshs@gmail.com

| IMA-KSHS No:  | Receipt No. |           |            | olio No: Place for PHOTO |                        |  |  |
|---|-------------|-----------|------------|--------------------------|------------------------|--|--|
| Branch : Date:  |             |           |            |                          |                        |  |  |
| Date of Enrollment :  |             |           |            |                          |                        |  |  |
| FOUNDER MEMBER ORDINARY MEMBER BENIFICIARY MEMBER   |             |           |            |                          |                        |  |  |
| (Fach Member/Reneficiary Member should fill un senarate Application)  |             |           |            |                          | COLOUR CODE Office use |  |  |
| Father's / Husbands Nam   |             |           |            |                          |                        |  |  |
| Qualifications :  |             |           |            |                          |                        |  |  |
| Date of Birth :   Sex  KMC Regn.No :  | : Male      | PAN No.   | Female:    | Age: Years               | Months:                |  |  |
|   |             |           |            |                          |                        |  |  |
| IMA Life Membership No : Branch:  CORRESPONDENCE ADDRESS PERMANENT POSTAL ADDRESS                                 |             |           |            |                          |                        |  |  |
|   |             |           |            |                          |                        |  |  |
|   | PIN:        |           |            | PIN:                     |                        |  |  |
|   |             | FOR E-COM | MUNICATION |                          |                        |  |  |
| Phone No: Residence - Hospital -  |             |           | STD Code - |                          |                        |  |  |
| Mobile No:  |             |           |            |                          |                        |  |  |
| Email :   |             |           |            |                          |                        |  |  |
| B. FOR BENEFICIARY MEMBER (Spouse, parents & Children)  ( To be filled in Block Letters )  First Name & Surname : |             |           |            |                          |                        |  |  |
| IMA life member's Name :  |             |           |            |                          |                        |  |  |
| IMA Membership No :   |             |           |            |                          |                        |  |  |
| Relationship with IMA Member:   |             |           |            |                          |                        |  |  |
| Date of Birth :   |             |           | Formula    | Age: Years:              | Months:                |  |  |
| Sex   | : Male      |           | Female:    |                          |                        |  |  |

| May - 2020, IMA - FOCUS   |   |                                     | Page No. 35  |  |  |
|---|---|-------------------------------------|--|--|--|
| CORRESPONDENCE ADDRESS  |   | PERMANENT POSTAL ADDRESS            |  |  |  |
|   |   |                                     |  |  |  |
|   |   |                                     |  |  |  |
|   |   |                                     |  |  |  |
| PIN:  |   |                                     | PIN:   |  |  |
| F   | OR E-COMMUN   | CATION                              |  |  |  |
| Phone No: – Residence-  | esidence- Hospital - STD Code-  |                                     |  |  |  |
| Mobile No:  |   |                                     |  |  |  |
| Email:  |   |                                     |  |  |  |
| I undersigned hereby apply for the membe  | rship of IMA's Ka   | rnataka State H                     | ealth Scheme. I have enclosed                                    |  |  |
| DD/ Cheque No   | _ Drawn on Bank   |                                     |  |  |  |
| Branch  | Dated   |                                     | for Rs   |  |  |
| in words  |   |                                     |  |  |  |
| and that I have not withheld any information what so ever regarding our particulars and membership. I may be terminated if any information given is found to be incorrect or submission of any false information in this application form. I further state that I am in sound state of mind and I shall abide by the rules and regulations of the scheme which may be amended from time to time.  Date: |   |                                     |  |  |  |
| Place:  | Place: Signature of the Applicant / Beneficiary member                              |                                     |  |  |  |
| Maria de la   |   | _                                   | of the IMA-KSB Life Member                                       |  |  |
| Motivated by IMA member   |   |                                     |  |  |  |
| l Dr  |   |                                     |  |  |  |
| Dr  | Lite  | member of                           |  |  |  |
| Branch , to become member of IMA KSHS.  |   |                                     |  |  |  |
| Signature of Local Branch IMA member / Secretary  |   |                                     |  |  |  |
| Documents required  1. Duly filled and signed application form.  3. IMA Life membership certificate (Xerox copy)  5. At par Cheque/DD payable at Gangavathi, dra To be Sent by Post / courier to The Secretary, Near Mahaveer Circle, Gangavathi-583227.  NOTE — E-mail ID and mobile numbers and   | ). 4.<br>awn in favour <b>of "</b><br><b>IMA-KSHS, Shush</b><br><b>M:9448122978</b> | rusha Nursing Ho<br>Email : imakshs | e photos.<br>tate Health Scheme".<br>ome, LG Road,<br>@gmail.com |  |  |
| For Office use only   |   |                                     |  |  |  |
| Date of Application   | Verificatio   | n details from st                   | rate HQ  |  |  |
| Application received on:  |   | er / Beneficiary                    | •  |  |  |
| Cheque/DD-No:   | Date of En  | cashment:                           | / Rebound  |  |  |
| Receipt No  | Health Car  | d sent on:                          |  |  |  |

Date of Enrollment:

Enrollment No:

**Signature of Secretary IMA KSHS** 

Carefully fill the page 1&2 and send to the Secretary's office with all the documents and Cheque/DD as per your age fee schedule. Retain the page 3 & 4 for your reference. Rules and regulations are subject to amend as need arises. In case of death of a member claim shall be given to nominee.

### Eligibility for Regular Membership:-

A)Life member of IMA-KSB B)Member should be below the age of 85 years at the time of joining. (Every member has to produce a certificate of age proof- School certificate-TC or SSLC/PUC marks card /Passport /Pan card / Adhar card /LIC Bond etc for verification) C)IMA KSB members have to produce IMA Life member certificate

Eligibility for Beneficiary Membership:-

A) Shall be Spouse / Children / Parents of Life member of IMA KSB.

### The Admission fee details is as follows

| Age in Yrs                              | Admission Fee. For members / Spouse / Parents /Children (AF) | Annual<br>Membership<br>Subscription<br>(AMS) | Annual<br>Advance<br>Premium<br>Contribution<br>(AAPC) | Total Amount, during Admission At the time of joining(1st Year) | Annual Premium to<br>be paid irrespective<br>of Insurance claim<br>(2 <sup>nd</sup> Year onward)<br>AMS+AAPC |
|---|--|---|--|---|--|
| Children below 25yrs                    | Rs. 1000 .00   | Rs 500.00                                     | Rs. 2500.00  | Rs.4000.00  | Rs. 3000.00  |
| Below age of 35 yrs                     | Rs. 1000.00  | Rs 500.00                                     | Rs. 3500.00  | Rs.5000.00  | Rs. 4000.00  |
| Below age of 45 Yrs<br>but above 35 Yrs | Rs. 2000.00  | Rs 500.00                                     | Rs. 4500.00  | Rs.7000.00  | Rs. 5000.00  |
| Below age of 55 Yrs<br>but above 45 Yrs | Rs. 3000.00  | Rs 500.00                                     | Rs. 5500.00  | Rs.9000.00  | Rs. 6000.00  |
| Below age of 65 Yrs<br>but above 55 Yrs | Rs. 4000.00  | Rs500.00                                      | Rs. 6500.00  | Rs.11,000.00  | Rs. 7000.00  |
| Below age of 75 Yrs<br>but above 65 Yrs | Rs. 5000.00  | Rs 500.00                                     | Rs. 7500.00  | Rs.13,000.00  | Rs. 8000.00  |
| Below age of 85 Yrs<br>but above 75 Yrs | Rs. 6000.00  | Rs 500.00                                     | Rs. 8500.00  | Rs.15,000.00  | Rs. 9000.00  |

### **Lock in Period**

- i) **Founder member** shall have the benefit of the scheme **six months** after joining the scheme or immediately after launching the scheme whichever is longer.
- ii) All the **ordinary members** and **beneficiary members below the age of 65** on joining shall have the benefit of the scheme after **12 months** of joining the scheme or immediately after launching the scheme whichever is longer.
- iii) All the **ordinary members** and **beneficiary members above the age of 65** on joining shall have the benefit of the scheme **after 24 months** of joining the scheme or after launching the scheme whichever is longer.
- \* NO CASHLESS SERVICE (Members have to pay their bills themselves & Claim later ).It is a reimbursement.
- \* No advance payment will be made to the members.
- \* Members will be given **reimbursement of 75% of total amount** of the bill not exceeding the sum limited to each disease.
- \* If the benefit is not claimed in an academic year the benefit amount in total or any percentage will not be carried over to the subsequent years.
- \*A member will get a maximum of benefit of Rs.2 Lakhs in one year.

All Members have to submit age proof certificate, IMA life member certificate ( only for IMA members) and two photos( Recent -pass port size) at the time of admission

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Aims and Objectives of the Scheme :- To provide financial assistance to A)The life members of IMA KSB those who enroll as the members of IMA KSHS B)His/her spouse, children and parents who enroll as the members of IMA-KSHS separately, C)It is a mutual benefit and charitable scheme for the members of IMA -KSB In the event of their hospitalization and management of the following diseases:-

### All the major diseases are included, Pre existing diseases are covered.

Heart Disease: -Angioplasty, By-pass Surgery and Valve replacement Surgery. Renal Failure, Haemodialysis, Renal Transplantation, All Malignant diseases, Brain Tumors, Hip and Knee replacement surgery, Spine and disc surgery, Cerebrovascular accidents, Road Traffic and other accidents, Other major illness requiring hospitalization approved by the scrutinizing committee of IMA-KSHS. Scrutinizing committee & Managing committee have the power to include more diseases as need arises from time to time. The reimbursement amount is fixed for every disease. Accordingly the benefit amount shall be reimbursed. It is subject to change as per the resolution of the managing committee.

It is mandatory that members have to submit original papers as well as attested Photo copies (if the member need originals back) of treatment certificate, Discharge summery, breakup of bills -Professional charges, cost of medicine and investigations etc and any other documents upon which a claim is based within 60 days of discharge from hospital Permissible reimbursement will be reimbursed within 90 days from the submission of the original bills, papers and other documents upon which the claim is based.

### Member's Disqualification:-

- A) Termination by Payment default i) If any member of the scheme fails to pay the Premium Contribution(AAPC) and (AMS) within 30 days of the demand notice sent by the office, he/she shall be treated as a defaulter. ii) Then he/she shall pay a fine of Rs 200/- to revive his membership. iii) If the default continues beyond the period of 60 days, then a notice by registered post shall be issued. A member who does not pay the dues with prescribed fine by the IMA-KSHS managing committee within 30 days of the receipt of such a notice, the membership shall be terminated forthwith without further intimation. iv) If the above terminated member wishes to rejoin the scheme one has to join the scheme as a new member with fresh lock in period.
- B) Termination due to wrongful information/ Benefit claim) If a member furnishes any wrongful information in application form or any provisions of this scheme and tries to obtain any wrongful benefit under the scheme, after giving an opportunity of being heard before the managing committee, and if the explanation is not found satisfactory, the managing committee of the IMA-KSHS shall have the right to terminate the membership concerned without any benefit. ii) Such member shall not be eligible for any further enrollment in the IMA-KSHS and all amount paid will be forfeited. C) Whenever a member ceases to be a life member of IMA -KSB as per its byelaw he automatically loses all the benefits and membership of the scheme. Such members can be revived only after revival of the IMA-KSB membership and approval by managing committee of IMA-KSHS. However his/her dependent beneficiary members are eligible for the benefit of the scheme provided they have paid necessary dues and premium.

**IMA -KSHS COMMITTEE** 

### For Details

Visit our IMA website www.imahealthscheme.com/imakshs@gmail.com/IMA KSB office - 080- 6703255

### **Contact details**

Dr.Chinivalar.V.V. Chairman 94481 22978

drvvc2011@gmail.com

Dr. Madhusudhana Kariganuru Hon. Treasurer 9448237145 madhusudhanva@gmail.com

Dr. Sharanabasava Sankanuru Hon.Secretary 9886549911 sharandr@gmail.con

Contact Address: Secretary's office, Shushrusha Nursing home, LG Road near, Mahaveer circle, **GANGAVATHI-583227** 



### IMA'S KARNATAKA STATE HEALTH SCHEME

### imakshs@gmail.com www.imahealthscheme.org

**IMA KSHS** 

A doctors mutual health contribution scheme will give peace of mind in knowing that you are protected from most of these costs

Don't wait until you or a family member becomes seriously ill to try to purchase health insurance.

### The Admission fee details is as follows

| Age in Years                         | Total Amount,<br>At the time of<br>joining<br>(1 <sup>st</sup> Year) | The Amount to be paid every year (2 <sup>nd</sup> Year onwards) |
|--------------------------------------|--|---|
| Children below 25 yrs                | Rs. 4000.00  | Rs. 3000.00   |
| Below age of 35 yrs                  | Rs. 5000.00  | Rs. 4000.00   |
| Below age of 45 Yrs but above 35 Yrs | Rs. 7000.00  | Rs. 5000.00   |
| Below age of 55 Yrs but above 45 Yrs | Rs. 9000.00  | Rs. 6000.00   |
| Below age of 65 Yrs but above 55 Yrs | Rs. 11,000.00  | Rs. 7000.00   |
| Below age of 75 Yrs but above 65 Yrs | Rs. 13,000.00  | Rs. 8000.00   |
| Below age of 85 Yrs but above 75 Yrs | Rs. 15,000.00  | Rs. 9000.00   |

### **LOCK IN PERIOD**

- I) **Founder member**:- shall have the benefit of the scheme **six months** after joining the scheme or immediately after launching the scheme whichever is longer.
- ii) All the **ordinary members** and **beneficiary members below the age of 65** on joining shall have the benefit of the scheme after **12 months** of joining the scheme or immediately after launching the scheme whichever is longer.
- iii) All the **ordinary members** and **beneficiary members above the age of 65** on joining shall have the benefit of the scheme **after 24 months** of joining the scheme or after launching the scheme whichever is longer.

### NO CASHLESS SERVICE (They have to pay their bills themselves & Claim later)

- \* No advance payment will be made to the members
- \* Members will be given reimbursement of 75% of total amount of the bill not exceeding the sum limited to each disease.
- \* If the benefit is not claimed in an academic year the benefit amount in total or any percentage will not be carried over to the subsequent years.
- \*A member will get a maximum of benefit of Rs.2 Lakhs in one year.

The scheme is launched on 1st of July 2017 on the Doctors day Celebration at Bengaluru.

Dr. Chinivalar. V. V. Chairman 94481 22978 drvvc2011@gmail.com Dr. Raghavendra Vimali Treasurer 9902992666 vimali@yahoo.com Dr. Amaresh M. Hon. Secretary, 9448120433 dramaresh.m@gmail.com

Contact Address: The Secretary's office, Shushrusha Nursing home, LG Road near, Mahaveer circle, GANGAVATHI-583227



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### IVF Fellowship (GGIRHR)

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- Final assessments and certification from GGIRHR



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GarbhaGudi Institute of Reproductive Health and Research Private Limited.

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