



## HOPE MEDI APPLICATION FORM 2017-18

SI.No	Discription	Details					
(a)	Name of Member <i>(Please put a ✓ mark)</i>	Dr.	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 50px;">EXISTING</td> <td style="width: 50px;">NEW</td> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> </table>	EXISTING	NEW		
EXISTING	NEW						
(b)	Hope Number						
(c)	IDA No						
(d)	KDC Reg.No						
(e)	Name of IDA Branch						
(f)	Clinic Address	(g) Residential Address.					
(h)	Phone/ Clinic No:  Mob:	Resi:					
(i)	E.mail.ID						
(j)	Have you renewed your IDA Membership for year 2017-18						
(k)	Have you renewed your Hope Membership for year 2017-18						
(l)	Fee Transfer Details (Premium) & bank						

***For Office Use Only***

SI.No	Description	Details
(a)	Hope Medi Number	
(b)	Date	
(c)	Payment Details	



**HOPE MEDI APPLICATION FORM 2017-18**

*Details of persons to be covered*

*(Please Fill in Capitals)*

Sl.No	Name of Insured Person	Date of Birth	Age	Sex	Relationship with Proposer
1	<b>Dr.</b>				Primary Member
2					
3					
4					
5					
6					
7					
8					

Sum Insured : Rs ...../-

Premium : Rs ...../

Photographs of the insured persons to be affixed

MEMBER

**MEMBER**

SPOUSE

**SPOUSE**

CHILD-1

**CHILD -1**

CHILD-2

**CHILD 2**

CHILD-3

**CHILD 3**

CHILD-4

**CHILD 4**

FATHER

**FATHER**

MOTHER

**MOTHER**



**ida**  
Kerala State

# IDA HOPE

Help Offered to Professionals in Emergencies - Indian Dental Association, Kerala State)  
Reg. Under IDA KSB Charitable Society, Reg. No. TVM/TC/651/2013 Website : [www.hope.idakerala.com](http://www.hope.idakerala.com)



Dear IDA Hope Member,

***Onam and Bakrid Greetings from the IDA Hope Office.***

We are glad to inform you that our Health insurance policy HOPE MEDI is moving to third year – through HOPE MEDI more than **1011 families** were benefited with a total amount of more than **1 crore 48 Lakhs** disbursed already this year. With a claim **rejection** ratio of less than 0.1% this undoubtedly is the most beneficial and economical Medical Insurance scheme available. It may be also noted that our scheme has benefited many of our members for treatment of life threatening diseases, some of whom were in a dire financial crisis. This year we utilized our corporate buffer of **5 lakhs** for one of our member. **The scheme is up for renewal by September 30th. In order to renew our policy and provide continuous coverage we have successfully negotiated the renewal terms to pay the premium for the next year before 25<sup>th</sup> SEPTEMBER 2017. HOPE MEDI is being renewed on the 1st of October 2017.**

Based on this claim ratio we had negotiated for the premium to be paid for the year 2017– 2018. **It may also be noted that nearly 70% of the claims have been availed for parents of members who otherwise may have been denied insurance cover due to age bar and pre-existing diseases.** This is the most economical insurance scheme considering the risk profile. The scheme is extended only for IDA HOPE Members, Spouse, Children and Parents. The hospital admission expenses and treatment charges have gone up partly due to increase in tax rate under GST, **tax on premium has gone up from 15 % to 18%.** Since the claim ratio of the previous year far exceeds all permissible limits our premium will also have a moderate raise. The payout policy has also been gently limited to avoid premium going overboard in coming years. It has also been decided to make the members aware on how effectively we can use the scheme to our advantage and also prevent excess expenses being incurred on your claims by hospitals.

**Keeping in mind the needs we have further customized the HOPE MEDI policy and added a new slab of Rs 10 lacs so that we can give better cover to our ageing parents.**

The Salient features of The PERSONALISED IDA HOPE HEALTH INSURANCE SCHEME

- (a) Pre-existing diseases are covered.
- (b) Standard Policy **excludes** presence of any illness found on medical examination and all standard policy requires compulsory medical examination for members and dependants.
- (c) **Waiting period exclusions like first 30 days, 2years and 4 years waived. Cover starts from day one itself.**
- (d) No parents are allowed to be included as dependents under Standard Family Floater policy where as HOPE MEDI allows to include dependent parents irrespective of age. Members and dependents are subjected to medical examination, if the age is above 45years in standard policy. For parents separate policy has to be taken based age on the highest age of the parent family.
- (e) **Hope medi extends value addition of Rs 5 Lakhs in addition to the sum insured selected by the individual member for the treatment of specified major illness like cancer, heart diseases etc.** This facility is not available under any standard policy.
- (f) In spite of hike in premium, rate is comparable with the standard mediclaim policy issued by various insurers in the market, considering the age band of the senior members and parents.
- (g) Unique service with expertise is extended to the members in the event of a claim.

HOPE MEDI will meet the hospitalization treatment expenses of the members and their dependents including parents by way of Cashless facility offered by Third party administrators of the insurance company\*Ours restricts co sharing to a meager percentage that too for parents alone.

OR

Reimbursement of such expenses through TPA where there is no cashless facility. Here in our case\* M/s VIDAL HEALTH TPA PVT LTD is the Third party administrator, based in Kochi.

- 1)** In addition to the cover available to all an additional Critical illness (listed below) a buffer exceeding the claim limit is provided for members, spouse and children. 1) Cancer, 2) Heart Ailments 3) Multiple Sclerosis 4) Paralysis, 5) Heart Surgery 6) Accident Induced Trauma Care 7) Stroke 8) Renal Failure 9) Motor Neuron Disease with permanent Symptoms 10)Major Organ Transplantation 11) Major Burns 12) Benign Brain Tumour 13) Bacterial Meningitis 14) Apallic Syndrome 15) Chronic Lung Disease 16) End Stage Liver disease 17) Inter vertebral disc prolapse.
- 2)** The additional critical illness buffer is provided with a provision of reserve fund for claims up to 5lacs per person and maximum of 20 claims per year.

- 3) The scheme offers insurance under Four slabs for Members, Spouse, Children (3lacs, 5lacs, 7lacs & 10 lacs) .
- 4) Room rent will be limited to a maximum of 2500/- per day for slabs 1 & 2 (3&5 lacs) and 3500/- for slab 3 (7lacs) and 4000/- per day for Slab 4 ( 10lacs) Room rent is inclusive of nursing charges as per IRDA rules.
- 5) Pre- hospitalization and post- hospitalization expenses cover for 30 days and 60 days respectively.
- 6) No co-sharing of hospital expenses for members, spouse and kids but parents have 30 % co-sharing.
- 7) No medical check-up for entry irrespective of age.
- 8) The scheme can be extended to cover parents under slabs 2,3,&4 only ( 5lacs , 7lacs and 10 lacs )
- 9) All other clauses are as per the existing terms and conditions of the scheme.

**Premium**

Relation	3 Lakh	5 Lakh	7 Lakh	10 Lakhs
Basic premium	5850	9750	12150	15357
Spouse (20% of Basic premium)	1170	1950	2430	3071
Each Child (15% of Basic premium)	878	1463	1823	2304
Each Parents (63% of Basic premium)	NA	6143	7655	9675

**Premium Chart (Claim Loading Extra)**

Sum Insured	3Lakh	5 Lakh	7 Lakh	10 Lakh
Self Only (Basic premium)	5850	9750	12150	15357
Self+1 Child	6728	11213	13973	17661
Self + Spouse	7020	11700	14580	18428
Self + 2 Child	7606	12676	15796	19965
Self+ Spouse+ 1 Child	7898	13163	16403	20732
Self+ Spouse+ 2 Child	8776	14626	18226	23036
Self+ 1 Parent	NA	15893	19805	25032
Self+1 Child+1 Parent	NA	17356	21628	27336
Self + Spouse+1 Parent	NA	17843	22235	28103
Self+2 Child+1Parent	NA	18819	23451	29640
Self+Spouse+1Child+1Parent	NA	19306	24058	30407
Self+ Spouse+ 2 Child +1Parent	NA	20769	25881	32711
Self+ 2 Parent	NA	22036	27460	34707
Self+ 1Child+2Parent	NA	23499	29283	37011
Self+Spouse+2Parent	NA	23986	29890	37778
Self+ 2Child+2Parent	NA	24962	31106	39315
Self+Spouse+1Child+2Parents	NA	25449	31713	40082
Self+Spouse+2Child+2Parents	NA	26912	33536	42386

**Claim loading**

100000 - 200000 - 100%	5850	9750	12150
Above 200000 - 200%	11700	19500	24300

**If any Claim during the current year:-**

- |   |   |  |
|---|---|--|
| A | <b>Claims upto Rs. 1,00,000/-</b>       | nil loading                                |
| B | <b>Claim - Rs. 1 Lakh to Rs. 2 Lakh</b> | Add 100% on basic premium of existing plan |
| A | <b>Claim - Rs. 2 Lakh to Rs. 5 Lakh</b> | Add 200% on basic premium of existing plan |

- (1) Sum Insured Slab of Rs 10 lakh is introduced as slab 4
- (2) Claim amount is limited to 70% of admissible claim ie. (Co-sharing) exclusively for parents only.
- (3) Expenses for cataract surgery is capped to Rs 25,000/- maximum
- (4) Treatment expenses in hospitals in states other than the state of Kerala will be considered at par with the expenses likely to incur in hospitals of Kerala / maximum in the institutions like AIIMS, CMC Vellore and select Government Institutions (6) Expenses for knee replacement, hip surgery and the like will be restricted to maximum:- Joint Replacement – Knee / Hip (Including Implant) Rs.1,50,000/-

**Co-Pay: - 30% co-sharing applicable only for parents.**

**Members are advised to restrict cashless facility and regulate room rent to the stipulated brackets. Any surplus will not be covered under any circumstances.**

*For payment of premium we have made arrangements with The South Indian Bank.Ltd.*

*For IDA HOPE HEALTH INSURANCE – VIRTUAL account in The South Indian Bank LTD., Thamarassery*

*The Details are as under.*

For IDA Hope Health Insurance payments

Bank Name : The South Indian Bank, Thamarassery  
A/C Name : **IDA – HOPE**  
Virtual Account Number : **A122A11XXXX** Replace "XXXX" by your hope no  
IFSC Code : **SIBL 0000428**

*For remittance from The South Indian Bank Branches only, Please use the following details only*

Account Name : **IDA HOPE**  
Account Number : **0428053000020940**

Please remember to quote your hope number and Mobile number in remittance slip in both cases

For any Clarifications Please contact SIB Thamarassery. Phone No.0495 2222550, Email: br0428@sib.co.in

*The Premium can be paid to above bank account only either by pay cash to hopemedi account transferred directly from your bank account by NEFT (National Electronic Fund Transfer).through net banking.*

*All details of premium as applicable to you are available on ida website www.idakerala.com*

*Please contact your branch rep for clarifications before calling hope state office.*

**Completed application form is a must for hope office to renew your health insurance policy.** For new members and any additions or deletions from your family members list photos must be attached. Otherwise insurance company cannot issue id cards. Preserve your card no new card will be issue for renewals. The filled Application forms with payment details are to reach the Hope office on or before the 25th Sep.2017 @ 5.30 pm. Payment shall be made only directly to the South Indian Bank virtual account –details furnished above.


**Please fill all the boxes and tear off slip provided below. The slip is to be accompanied with your completed application forms so as to reach the Hope office by the stipulated time.**

**Hope Office Address:**

**Dr.Joseph C C  
Hon. Sec.IDA Hope  
Dentacare Dental Specialty Clinic,  
Near Old Bus stand  
Tamarassery, Calicut 673573, Kerala**

We request each one of you to subscribe to IDA HOPE HEALTH INSURANCE— [HOPE MEDI] COME, LETS US ALL JOIN for our MUTUAL BENEFIT.

Dr.Sabu Kurian  
Chairman, IDA Hope

  
Dr. Joseph. C.C  
Hon. Secretary, IDA Hope

**For more information and premium calculation you can contact our insurance consultant**

**Mr. Alex. P.V. - 9447608146, 999518805** (Retd .Senior Manager, United India insurance Co Ltd)

Director of Cosmos insurance brokers Pvt. ltd. 39/2338 ,2nd floor ,Durbar hall Road Ernakulum 682016

**Mr. Jacin, Mob : 9495217328** Tel : 0484 2351432 ,09447608146, Tele fax: 0484 2351433,Email: cosmosbrokers@rediffmail.com

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**FUND TRANSFER DETAILS**

Bank Name : South Indian Bank Ltd. Thamarasery Branch (0428)  
Account Name : IDA - HOPE  
A/C No. : 

A	1	2	2	A	1	1				
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 (Please fill all the boxes)  

} Hope No

  
IFSC Code : **S I B L 0 00 04 28**

**REMITER DETAILS**

Name : .....  
HOPE No. : .....  
Bank and Branch : .....  
Premium Paid : .....  
Signature : .....

## DECISIONS OF THE EXTRA ORDINARY GENERAL BODY MEETING OF IDA HOPE 2017-18

### ***For the kind attention of Hope members.***

As per the Notice dated 3<sup>rd</sup> April 2017 an Extra Ordinary General Body meeting of IDA HOPE was held **on Sunday 23<sup>rd</sup> April 2017 at 10.30, HOTEL Maharani, Taluk Office Road, Puthiyara, Calicut.**

**Agenda :** Amendments to Rules and Regulations of HOPE Schemes.

The EOGM of IDA HOPE held on 23<sup>rd</sup> April 2017 at Calicut made the following amendments to HOPE Schemes.

### **1. AMENDMENTS TO PROFESSIONAL PROTECTION SCHEME :**

**a) PROFESSIONAL INDEMNITY:** The indemnity cover is increased from 2 lakhs to 4 lakhs. For claims of more than the 2 Lakhs there will be a co-sharing of 25% of the amount by the member. *As of now Orthodontic Aligners have been excluded from this cover.*

### **2. AMENDMENTS TO SOCIAL SECURITY SCHEME:**

#### **a) FRATERNITY BENEFIT**

The Fraternity benefit given to a members family in the event of a death of a member will be paid upto the age 70 and has been made dynamic, with the payment calculated as Rs.400/- X Number of Members (M) on that date when the death occurs. *As of today the amount will be Rs. 400 X 2859 Members = 11.436 Lakhs. For every Rs 500 collected per death Rs.100 will be allocated to the Corpus Fund.*

The age at 70 is calculated as of April 1st of every year and the First instalment of Survival benefit will be paid on September 30th of every year commencing from April/Sept 2018. The member is eligible for the Fraternity benefit till September 30<sup>th</sup>.

#### **b) PLATINUM BENEFIT SCHEME**

At the age of 70, a HOPE member is converted to a Platinum Member who ceases to be eligible for SSS but will be paid a Survival Benefit of Rs 3 Lakhs which is to be paid in instalments of Rs 60000/- annually for 5 years. In the event of the demise of a Platinum Member during this period his family will be paid the remainder of his Survival Benefit as a lump sum amount. *A Platinum Member is eligible for Hope Medi and PPS except Fraternity Death Benefit. Platinum Members only needs to pay a Hope Renewal amount of Rs.500/- year thereafter.*

### **3. SUBSCRIPTION CHANGES :**

In view of the increasing number of legal cases and to facilitate the Platinum Benefit scheme with minimum effect on the Corpus Fund the following changes have been effected.

Members' contribution is increased by Rs 200/- for founder Members only to make the amount uniform while retaining the existing provision of inclusion of 2 Fraternity payments for Founder Members. A contribution of Rs.800 from all members annually for facilitating payments under the Platinum Benefit Scheme by each member above the age of 30 has also been envisaged.

These were the main decisions taken while a separate optional facility to provide Increased indemnity cover under a group professional indemnity policy on the similar lines of HOPEMEDI is being implemented which should be operational in the next three months.

**Dr. Joseph C.C.**  
Sec. IDA HOPE

