# MALANKARA MAR THOMA SYRIAN CHURCH

**Rules for Medical Aid Scheme for Clergy and their Families – (Amended) 2024 April** (R.197/2024)

**Object & Summary: -**

This Medical Aid Scheme is intended for the reimbursement of medical expenses through Out-Patient (OP) and In-Patient (IP) treatment of the Clergy of the Malankara Mar Thoma Syrian Church and their Family Members.

The maximum limit for OP treatment shall be Rs. 50,000/- per year and may be enhanced from time to time. The IP treatment costs shall be borne through Health Insurance policy with Insurance companies from time to time. Currently the maximum limit for IP treatment shall be Rs. 3,00,000/- per year and may be enhanced from time to time.

If the medical expenditure incurred for IP treatment of critical illnesses and accidents is more than Rs. 3,00,000 the individual can approach the committee namely, "**Mar Thoma Clergy Medical Aid Fund for Critical Illnesses and Accidents**", by submitting the application for further reimbursement. The committee consists of His Grace the Metropolitan (Chairman), Sabha Secretary, Clergy Trustee and Lay Trustee and the decision of the committee shall be final.

**Preliminary: -**

1. **Short title:** These rules may be called the "Malankara Mar Thoma Syrian Church Medical Aid Scheme for Clergy and their families – (Amended) 2024 April" (Hereinafter referred as Medical Aid Scheme, in short MAS).
2. **Extent:** It extends to the entire Clergy of the Malankara Mar Thoma Syrian Church.
3. **Commencement:** It shall come into force with effect from 1st April 2024.

**Definitions: -**

In this Rule, unless the context otherwise requires:

1. ***Clergy:*** Clergy in active service or retired from service either by superannuation or by ailment.
2. ***Members:*** All the Clergy of the Malankara Mar Thoma Syrian Church are members of this scheme.
3. ***OP Treatment:*** Treatment which does not require more than 24 hours of hospitalisation.
4. ***IP Treatment:*** Treatment which require more than 24 hours of hospitalisation.
5. ***Insurance Company:*** The Insurance Company approved by the Sabha Council under this scheme from time to time.
6. ***OP Treatment Reimbursement:*** The OP Treatment Reimbursement made from the Sabha Office as per the MAS.
7. ***IP Treatment Reimbursement:*** The IP Treatment Reimbursement includes both cashless treatment in network hospitals and as well as reimbursement of treatment expenses up to the sum insured by the insurance company. The insurance company will provide cashless facility in all network hospitals. The list of network hospitals of the insurance company and the Rules

pertaining to IP Treatment claim will be made available by the insurance company from time to time and published in the Sabha Website (www.marthoma.in). Wherever cashless facility is not available the claims will be reimbursed by the Insurance Company. The disputes regarding the IP treatment claim shall be raised as per the dispute resolution matrix mentioned in the Rules prescribed by the Insurance Company. The reimbursement claim procedure and the forms published by the Insurance Company will be made available in the Sabha Website.

8. ***Period of Scheme*** **:** i) OP Treatment - 1st April – 31st March
ii) IP Treatment – 1st January – 31st December

9. ***IP Treatment Reimbursement for Members who are excluded by the upper age limit*****:** The IP Treatment reimbursement of those members who are excluded by the upper age limit proposed by the Insurance Company shall be eligible to the same amount from the Medical Aid Fund of the Sabha. If that exclusion occurs in between 1st January to 31st March such members will be eligible for reimbursement on pro rata basis.

10. ***Family*****:** Family includes Wife, Unemployed Children (Inclusive of Adopted children) below the age of 25 (subject to approval of Insurance Company) for sons and daughters who are sole dependents on the Members. Children with more than 50% disability are exempted from age limit. Employed and Married Children will not be considered as dependent family members in the scheme. Each member has to file with the Sabha Office the details regarding the family members viz, name, age, job, salary etc., within 1st November every year. (Form for this purpose can be collected from Sabha office/ Website.)

11. ***Subscription*****:** Every Clergy by virtue of their appointment is a member of this scheme. Every Clergy serving in India has to make a contribution @ 4% of the Basic Salary per month and each parish/ institution/ organisation/ Diocese that get the services of the Achen has to make a contribution @ 4% of the Basic Salary per month.

    i. To enhance the MAS Fund, Achens serving outside India have to pay @ 2% of the total emoluments per month towards subscription for MAS. Clergy who are residents in foreign countries also shall contribute @ 2% of the total emoluments per month towards subscription for MAS throughout their span of active service.

    ii. The Clergy undergoing higher studies shall pay Medical Aid Subscription @ 4% of the total Financial Aid received from Sabha Office during the course of study. The Sabha Office shall deduct this contribution before disbursing the Financial Aid. The Clergy undergoing higher studies in foreign countries shall contribute @ 4 % of the last drawn basic salary before joining.

    iii. These contributions should be deducted from the monthly salary of the Clergy and sent to the Sabha office by the parishes/ institutions/ organisations/ dioceses. MAS Subscription should be paid monthly. However quarterly/half-yearly/yearly advance payments can be made.

iv. Subscriptions unpaid will be carried forward as dues in future years. Achens should take proper care to ensure that the subscriptions for medical aid are paid, default of which can lead to dishonouring the medical aid claims. Defaulters will not be eligible for renewal in consecutive years.

v. Retired and Incapacitated Achens who are eligible for Pension/Allowance have to pay 3% of such Pension/Allowance. However, the Clergy who are reemployed after retirement and the parish/institution/organisation/diocese which are receiving their services, have to pay @ 4% each (4+4) of the monthly Salary as MAS Subscription.

**12.** ***Hospital/Nursing Home*****:** Any institution in India established for inpatient care and treatment of sickness and injuries and which has been a Government Hospital or under the supervision of a registered medical practitioner. It shall not include an establishment which is a place of rest, place for aged or a massage centre though attached to an Ayurvedic hospital.

**13.** ***Register*****:** A Register kept in the Sabha Office under the MAS.

**Rules for Reimbursement:**

1. Application for OP reimbursement in the prescribed form (Appendix I), available in the Sabha Website shall be submitted to the Sabha Secretary within 90 days after completion of each treatment. Applicants have to furnish all information asked for.
2. Medical claims submitted within one month after a foreign trip is not eligible for reimbursement.
3. Separate application form is to be submitted for each occasion of treatment and for each patient.
4. Those family members whose names were not entered in the form while renewing the subscription are not eligible for any benefit under this scheme.
5. Self-attested cash bills must bear the name of the patient, date, amount and signature & seal of the issuing authority.
6. Medical bills in original will only be considered for reimbursement.
7. For the members who are excluded by the upper age limit for IP reimbursement by the Insurance Company, their IP Bills and self-attested copy of Discharge Card from the Hospital shall be submitted along with the reimbursement form. However, it is not applicable for dialysis treatment. For OP Bills prescription of a Registered Medical Practitioner must be submitted.
8. For the members who are excluded by the upper age limit for IP reimbursement by the Insurance Company, Room rent and theatre charge in the Hospital is restricted to a maximum limit of Rs. 1,500/- per day and theatre charge to a tune of Rs. 4,000/- per day.
9. Claims for simultaneous treatment for the same disease under different systems such as Allopathic, Ayurveda, Homeopathy, and Naturopathy shall not be entertained.
10. All claims under this scheme shall be payable in Indian Currency for treatments in India only.
11. Achens will be given 90% of qualifying medical bills as OP reimbursement.

12. Family of Achens will be given 75% of qualifying medical bills as OP reimbursement.
13. Medical aid received by the applicant from other sources such as Parish, Institutions, and Diocesan Funds will not be eligible for OP reimbursement from MAS.
14. Decision on each application for OP reimbursement will be taken by the Sabha Secretary.
15. Infertility treatment will be covered under the OP.
16. The OP reimbursement will not cover charges for Spectacles, Lenses, Wheel Chair, Hearing aid, Walking aid, Vitamin, Tonic, Food items, Oil, Vicks, Iodex, Tiger balm, Waterbury's compound, Band-aids, Inhaler, Dental treatment, Health Check-up in general, Pregnancy Scan and Treatments, Travelling, Laundry, Cotton, Urine Can etc.
17. In the case of Incapacitated Clergy, the benefit will be the same as that of the Retired Clergy.
18. Critical Illnesses that can be referred to "Mar Thoma Clergy Medical Aid Fund for Critical Illnesses and Accidents" are Cancer, Heart ailments, Diabetic Mellitus, Liver disorders, Kidney disorders, Paralysis and Thalassaemia.

**Dispute:-**

In the event of any dispute pertaining to the reimbursement from MAS, party has to prefer separate petition to the Metropolitan and the decision of the Metropolitan will be final.

**Accounts and Audit:-**

The accounts shall be operated and audited as per procedure adopted for Sabha Accounts.

**Office:-**

Office of the MAS will be in the Sabha Office and all Registers, Books of Accounts, Records, will be kept in that Office.

**Bank Accounts:-**

Bank account of the scheme will be operated as per the existing rules of the Mar Thoma Sabha Office.

**Miscellaneous:-**

Provisions of the Sabha constitution will be applicable for rules which are not specifically provided herein. The Mar Thoma Sabha Council reserves the power to alter and renew the rules pertaining to this scheme as and when required.

**01.04.2024** — **Rev. Abey T. Mammen**
**Thiruvalla** — **Sabha Secretary**