

SHREE VISA OSHWAL COMMUNITY NAIROBI

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OSHWAL MEDICAL RELIEF SCHEME TWELFTH TERM OMRS

1ST MAY 2025 TO 30TH APRIL 2028 RULES & REGULATIONS (INPATIENT-VALID IN KENYA & INDIA ONLY)

1. THE OBJECT

The object of the OMRS is to assist the Contributors to meet and defray certain costs of **in-patient treatment** received in hospitals in Kenya and India, subject to the rules and regulations stated hereunder.

2. DEFINITIONS

- a) **Contributor:** A person eligible to become a member of the Oshwal Medical Relief Scheme
- b) **Adult:** Any person who has reached the age of 18 years and is not dependent on parents.
- c) **Committee:** Shall mean the members of the Oshwal Medical Relief Scheme Committee.
- d) **Family:** Shall mean immediate nucleus family, i.e. husband, wife and own children only.
- e) **Children:** Shall mean natural and legally adopted children.
- f) **Gender:** "He" shall include "She" where the context so admits
- g) **In-Patient:** A patient who **occupies** a bed in a hospital for one or more nights.
- h) **Hospital:** Shall mean and include Hospitals, Nursing Homes or Clinics in Kenya and India licensed by the Ministry of Health and registered as such under the National Hospital Insurance Act, and any such Hospitals, Nursing Homes or Clinics as may from time to time be added to this list and recognized by the Oshwal Medical Relief Scheme.
- i) **Certain medical costs:** Shall mean actual hospitalization costs i.e. normal bed charges, ICU bed charges, drugs, medicines and other hospital costs incurred while undergoing treatment as an in-patient in the Hospital. Also included shall be the cost of medical practitioners attending the patient. However, the normal bed charges, ICU bed charges and medical practitioners' costs shall be subject to Clause 5.
- j) **The accommodation** must have been occupied for the purpose of receiving medical treatment. Benefits are not payable for any use of hospital accommodation that is arranged or continued for purposes of convalescence, rehabilitation, undergoing medical tests/check-ups or general nursing.
- k) **Medical Practitioner:** Shall mean a Medical Practitioner registered and licensed under the Medical Practitioner and Dentist Act. It includes physicians, consultants, surgeons, anesthetist, etc.
- l) **Residence:** Shall mean a Contributor ordinarily resident in Nairobi, Kenya
- m) **Year:** Shall mean twelve completed months i.e. 1st May to 30th April.
- n) **Total Net Hospital Charges:** Shall mean total hospital charges less: restriction on bed charges, any non medical expenses and medical practitioners' costs included in the hospital bill, SHIF rebate for treatment obtained in Kenya, or India, any discounts offered by hospitals to members of the Scheme whether claimed or not.

3. ELIGIBILITY

- a. The Contributor must be a member of Visa Oshwal Community, Nairobi
- b. The Contributorship of the Oshwal Medical Relief Scheme is **compulsory to all family members** (as defined in 2(d)), and the application must be made by the Head of the family.
- c. The Contributor must be a resident member of VOC Nairobi prior to the date of his application
- d. An Adult Contributor who does not have a family shall be eligible to be enrolled as a Contributor to the Scheme provided that such Contributor shall upon marriage enroll the spouse as a Contributor within 6 months of marriage, failing which the benefits of the scheme to him shall cease. A separated person (or divorced female) with children or otherwise shall be eligible to be enrolled as a contributor as the head of the family.
- e. If a female contributor marries a Non-Oshwal then she, as an individual, will be eligible to continue being a member of the scheme. The benefits will be provided in accordance with the VOC Nairobi constitution. A female member married to a non oshwal will also be eligible to join the scheme (as an individual only).
- f. Any addition in the family by way of birth or adoption or child returning to Nairobi, Kenya must be enrolled as a contributor within 3 months of such addition, failing which the benefits of the Scheme to the Contributor and his family shall cease.
- g. Application for Contributorship shall be in the prescribed form to be submitted together with the prescribed contribution and such application shall be subject to acceptance by the Oshwal Medical Relief Scheme Committee.
- h. Applications must be submitted together with copies of birth certificates or identity cards or passports of every contributor.
- i. **The Contributor must be a member of the Social Health Insurance Fund (SHIF).**

4. CONTRIBUTION (FOR THREE YEARS)

AGE BAND		11 TH TERM EXISTING MEMBERS	NEW MEMBERS (12 TH TERM)
A	Children under 18	35,000.00	40,000.00
B	Over 18 years and under 25 years	55,000.00	65,000.00
C	Over 25 years and under 40 years	75,000.00	90,000.00
D	Over 40 years and under 50 years	110,000.00	130,000.00
E	Over 50 years and under 60 years	135,000.00	160,000.00
F	Over 60 years and under 70 years	180,000.00	210,000.00
G	Over 70 years and under 80 years	190,000.00	230,000.00
H	80 years and over	200,000.00	240,000.00

****Contribution to be calculated based on age as at 30th April 2025***

For an application submitted on or after 1st May 2025, the operative age will be as at the date of receipt of such application by OMRS. All contributions received under this scheme are non-refundable.

5. SCOPE

- a) The OMRS shall reimburse certain medical expenses incurred whilst undergoing treatment on the advice of a medical practitioner as an In-patient in hospitals in Kenya and India
- b) The Normal Bed charges shall be limited to KShs 20,000/- per day less an amount equal to SHIF benefit per day for all admissions.
- c) The I.C.U. Bed charges shall be limited to KShs 25,000/- per day less an amount equal to SHIF benefit per day for all admissions.
- d) Cost of the medical practitioners attending a **surgical case** shall be restricted to 50% of the total net hospital charges or KShs 350,000/- or the actual costs, whichever is **less**.
- e) Cost of the medical practitioners attending a **non-surgical case** shall be restricted to 30% of the total net hospital charges or KShs. 250,000/- or the actual costs, whichever is **less**.
- f) **Maternity:** This is optional at an additional payment of Kshs. 10,000/-. OMRS will reimburse KShs. 200,000/- or the actual cost, whichever is less, for maternity expenses incurred, in respect of full-term delivery only, in the case of a C-section OMRS will reimburse KShs. 300,000/- or the actual cost, whichever is less. A waiting period of 1 year from date of enrolment shall apply.
- g) **Oncology/Cancer treatment:** Certain specified medical treatment obtained in Kenya and India will be reimbursed actual cost or following specified limits whichever is less:
 - a. Chemotherapy – KShs. 40,000.00 per session.
 - b. Radiotherapy – KShs. 15,000.00 per session.
- h) Medical treatment obtained as in-patient for the following conditions will be reimbursed in lower of the actual cost or the specified limits or overall limits specified at (i) below:
 - a. Knee or Hip Joint replacement or Major Orthopaedic Surgery– KShs. 700,000
 - b. Cardiac Surgery – KShs. 1,000,000
- i) The OMRS will reimburse medical expenses up to a maximum stated hereunder - in any one year i.e. period of twelve completed months from the date of renewal of the Scheme in Kenya Shilling

AGE BAND		KShs.
A	Children under 18 years	2,000,000
B	Over 18 years and under 25 years	2,000,000
C	Over 25 years and under 40 years	2,000,000
D	Over 40 years and under 50 years	1,800,000
E	Over 50 years and under 60 years	1,600,000
F	Over 60 years and under 70 years	1,500,000
G	Over 70 years and under 80 years	1,400,000
H	Over 80 years	1,300,000

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

- j) Medical treatment obtained as in-patient for the following conditions will be reimbursed in lower of the actual cost or the specified limits or overall limits specified at (i) above:
 - a. **In-patient day-care surgery** - KShs 125,000 shall be subject to Clause 11.
- k) Any **Pandemic** in Kenya will be covered for all members of the OMRS up to a maximum limit of KShs 1,000,000/= per annum.

6. ENTITLEMENT

- a) The contributors who were contributors of OMRS for the whole or any part of the 11th (Eleventh) Term shall be entitled to relief under OMRS, immediately, if they are enrolled **and** contributions are received prior to **30th April 2025**, failing, which a waiting **period of six months and new member rate** will apply from the date the application and contribution is received.
- b) New Contributors for the 12th (Twelfth) Term (1st May 2025) who contribute by 31st January 2025 will be subjected to a waiting period of 3 months from 1st May 2025.
- c) New Contributors for the 12th (Twelfth) Term (1st May 2025) who contribute between 1st February to 30th April 2025 will be subjected to a 6-month waiting period from 1st May 2025
- d) New Contributors for the 12th (Twelfth) Term (1st May 2025) who contribute after 1st May 2025 will be subjected to a 6-month waiting period from the date of application and payment and contribution received
- e) Enrolment as members of OMRS shall be open up to **31st October 2026** for all contributors. Enrolment after that date shall not be permitted.
- f) Any additions in family by way of marriage (females only) birth, adoption or child returning to Nairobi, Kenya shall be entitled to relief under the OMRS, after the expiration of **six months** from the date of becoming a contributor.

7. APPLICATION FOR RELIEF

The notification for medical relief must be submitted to the Secretary of OMRS, in writing, **within 90 days from the date of discharge as an in-patient, from the Hospital**. The medical expenses will be reimbursed only after the submission of all original invoices and receipts. The claim must be made on the prescribed form.

In case of an expected delay in submitting the claim documents, please inform VOC office in writing before expiry of 90 days

8. AGREEMENT WITH HOSPITALS

The OMRS shall have the right to enter into agreement with Hospitals and/or medical practitioners in respect of admissions and discharges, fees, terms of payments and other matters pertaining thereto in respect of the relief falling within the scope of the Scheme.

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

9. DURATION OF THE SCHEME

Subject to availability of funds, the OMRS shall continue in force for a period of 3 years with effect from 1st May 2025.

10. RESTRICTED BENEFITS

Costs of certain procedures, tests, replacements, devices, specified hereunder, while undergoing treatment as an in-patient in a hospital in Kenya, or India will be restricted to the lower of the specified limit or actual cost:

a	Angiography	Kshs 70,000	f	Colonoscopy	Kshs 20,000
b	CT Scan	Kshs 20,000	g	Ultrasound	Kshs 20,000
c	MRI	Kshs 30,000	h	Endoscopy	Kshs 20,000
d	Other Scans	Kshs 20,000	j	Ambulance	Kshs 7,500
e	Cataract	Kshs 70,000			

11. EXCLUSIONS

The OMRS will not reimburse expenses in respect of the following:

- a) **ANY EXPENSES INCURRED IN CONNECTION WITH NORMAL OR ROUTINE MEDICAL CHECK-UP**
- b) Any expenses for which a Contributor has been or can be reimbursed from any Insurance Policy or other source including benefits received under any Statutory provisions or Act e.g SHIF, except in respect of any excess of expenditure beyond the amount recovered or recoverable from such insurance policy or source. In this respect any relief given will be computed in accordance with these Rules and Regulations.
- c) Cosmetic surgery and treatment undertaken in Nature Cure Clinics or Health Hydros or similar establishments or private beds registered as a Nursing Home attached to such establishments, acupuncture and chiropractic treatment.
- d) No relief shall be given to any Contributor whose application for contributor-ship shall contain any **willful miss-statement** or on whose behalf any material information shall have been willfully withheld.
- e) Expenses incurred in connection with treatment not undertaken by nor under the direction of a registered medical practitioner.
- f) All dental treatment, inclusive of surgical removal of impacted or infected teeth.
- g) All eye treatments, including cornea and retinal detachment except cataract
- h) All maternity related expenses, i.e. normal, abnormal, ectopic or assisted pregnancy, D & C, laparoscopy, family planning etc. except as provided for under Rule 5(f).
- i) Any treatment in respect of any psychiatric/psychosomatic illness or condition.
- j) Treatment directly or indirectly arising from any addictive condition or disorder, any misuse of drugs or alcohol, self-inflicted injuries or sexually transmitted diseases.
- k) Any travelling expenses. We recommend members take travel insurance when travelling.
- l) Treatment for, resulting from or related to any disease, illness, injury or disorder present at birth
- m) Injuries from playing any professional sport or from any dangerous sport or activity.

12. EXPULSION

The OMRS shall have the right to expel any Contributor on the grounds that the conduct of the Contributor has adversely affected the reputation or dignity of the OMRS or that the Contributor has contravened any of the rules and regulations of the OMRS.

13. CHANGES IN RULES & REGULATIONS

Shree Visa Oshwal Community Managing Committee shall have full authority to change or amend the rules and regulations of the Scheme without prior notification to the Contributors in the best interest of OMRS fund and the Community as a whole.

14. DISSOLUTION

In the event a decision is taken by the Management Committee to dissolve the Oshwal Medical Relief Scheme, all the funds and assets of the scheme shall become funds of the Visa Oshwal Community and will be used for the sole purpose of medical relief for the community members only. Upon ratification by the management committee a special committee will be set up to ensure funds are used for the sole purpose of medical relief for community members who require such assistance.