

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



IDA HOPE - New Membership

30-05-2020

Dear IDA Member

We welcome you to join IDA HOPE and enjoy the benefits of this unique scheme.

HOPE is a unique scheme for the members of IDA Kerala state with Professional Protection and Legal support, Social Security and Permanent disability cover, HOPE Medi, HOPE Assure etc, being the premier scheme amongst all the schemes in any state branch of IDA nationwide. Presently the amount payable to IDA HOPE for all these benefits is negligible when compared to other schemes in India. More over our management team comprises of our own members and is member friendly, well experienced and effective with a proven track record.

Regularly HOPE enrolment start on 1st April, but this year due to the Covid pandemic and the prevailing lockdown situation in our country, HOPE Office and the Management Committee decided it prudent and in better interests of our members to delay it, so as to lend a helping hand in reducing the burden of our members during the complete lockdown stage. In our last Annual General Body Meeting we have adopted a deferred payment scheme for the joining fee which would be, at this time of financial crisis, a boon to IDA members who wish to join HOPE, as the upfront payment amount is reduced.

New members can join at any time of the year. Please renew your IDA membership before applying for HOPE membership.

Kindly contact your branch HOPE rep to get HOPE application form. Avoid using damaged forms. **Photocopies are not accepted**.

Completed application forms should be accompanied with all the documents mentioned on the reverse of the application form - Proof of address and Date of birth, Degree Certificate, updated Dental council registration, along with two recent photographs and joining fee as DD or if Bank transfer , proof of payment.

Please send the filled forms and the documents in good condition as we have to retain them for years.

Application forms without Branch seal, signature and other necessary documents should not be forwarded to IDA HOPE office and will not be accepted nor covered under the scheme.

New application forms with all attached documents and DD / payment proof should <u>be sent to HOPE office immediately</u> without delay, after scrutiny by the branch HOPE Rep.

Joining fee can be paid by DD / Bank Transfer.

Office & communications to: Dr. Anvar M. Ali, Hon. Secretary, IDA HOPE Kerala State Crescent Hospital, Alathur PO, Palakkad – 678541 Email: secretaryidahope@gmail.com

<u>Chairman</u>: Dr. Joseph C. C. – 94472 52873 **<u>Hon. Secretary</u>**: Dr. Anvar M. Ali – 94463 54333

| <u>Vice Chairman I</u> (Legal Cell) | <u>Vice Chairman II</u> (Social Security) | <u>Ioint Secretary</u> | <u>Treasurer</u> | Internal Auditor |
|--|--|------------------------|------------------|------------------|
| Dr. Deebu J. Mathew | Dr. Fazil V. Hassan | Dr. Subodh C. | Dr. Prince James | Dr. Joseph C. C. |
| 98462 45466 | 94470 04909 | 94464 40922 | 94471 79092 | 94472 52873 |

Demand Drafts are to be drawn in favour of "IDA HOPE" payable at "ALATHUR" (Palakkad Dist).

Bank transfer for new membership joining fee is to be done only to the following bank account (this account should not be used for renewal).

| Account name | IDA HOPE |
|----------------|-------------------|
| Account number | 0316053000008249 |
| Bank | South Indian Bank |
| Branch | Trippalur branch |
| IFSC | SIBL0000130 |

Proof of payment should be attached with the application.

Please note that membership will be approved only after confirmation of receipt of the joining fee in HOPE bank account.

The Professional Protection coverage for the new members will start after one month and the Social Security coverage will start from one year after the acceptance of the complete documents by the Hon. Secretary of IDA HOPE.

Admission Fee (including annual membership fee for the first year)

NOTE - Age is calculated as completed age as on 01-04-2020.

| HOPE Joining Fee - Regular | | | | |
|----------------------------|--------------------------|-------------------|--|--|
| Ag at joining | Date of Birth | Total Joining Fee | | |
| 25 years – 30 years | 01-04-1990 or later | Rs 5000 | | |
| 31 years – 40 years | 01-04-1980 to 31-03-1990 | Rs 7500 | | |
| 41 years – 50years | 01-04-1970 to 31-03-1980 | Rs 10000 | | |

New membership stops at the age of 50.

Applicants with DoB 31-03-1970 or before cannot join as regular members.

They may opt for the newly adopted Gold Membership Scheme.

New HOPE membership schemes approved in the HOPE AGM held on 25th January 2020 at KTDC Samudra Kovalam.

1. A - For the benefit of **IDA members** joining fee may be collected in installments with a reduced upfront amount and the balance in deferred payments. The deferred amount can be collected added to the annual renewal fee in subsequent years.

The joining fee and installments shall be as illustrated below –

| The joining fee and instanments shan be as mustrated below | | | | | |
|--|---------------------|--------------------|---------------|--------------------------|--|
| HOPE Joining Fee - Deferred payment scheme 1.A | | | | | |
| Age at joining | Initial Joining Fee | No of installments | Total Joining | Date of Birth | |
| | | (years) X Amount | Fee | | |
| 25 years | Rs 2500 | 5 X Rs 500 | Rs 5000 | 01-04-1995 or later | |
| 26 years | Rs 3000 | 4 X Rs 500 | Rs 5000 | 01-04-1994 to 31-03-1995 | |
| 27 years | Rs 3500 | 3 X Rs 500 | Rs 5000 | 01-04-1993 to 31-03-1994 | |
| 28 years | Rs 4000 | 2 X Rs 500 | Rs 5000 | 01-04-1992 to 31-03-1993 | |
| 29 years | Rs 4500 | 1 X Rs 500 | Rs 5000 | 01-04-1991 to 31-03-1992 | |
| 30 years | Rs 5000 | Nil | Rs 5000 | 01-04-1990 to 31-03-1991 | |

Members can opt either for the above scheme or the existing one-time payment of the full amount of Rs 5000.

1. **1.B** - IDA members and Dentist spouses of existing HOPE members may also avail the above mentioned benefit, upto the age of 35 years. The existing joining fee in the 2nd age group (31 to 40 years of age) is Rs 7500 paid as one-time during the joining.

For those who are of age 31 years and above, the joining fee and installments shall be as illustrated below -

| HOPE Joining Fee - Deferred payment scheme 1.B | | | | |
|--|---------------------|--------------------|---------------|--------------------------|
| Age at joining | Initial Joining Fee | No of installments | Total Joining | Date of Birth |
| | | (years) X Amount | Fee | |
| 31 years | Rs 5000 | 5 X Rs 500 | Rs 7500 | 01-04-1989 to 31-03-1990 |
| 32 years | Rs 5500 | 4 X Rs 500 | Rs 7500 | 01-04-1988 to 31-03-1989 |
| 33 years | Rs 6000 | 3 X Rs 500 | Rs 7500 | 01-04-1987 to 31-03-1988 |
| 34 years | Rs 6500 | 2 X Rs 500 | Rs 7500 | 01-04-1986 to 31-03-1987 |
| 35 years | Rs 7000 | 1 X Rs 500 | Rs 7500 | 01-04-1985 to 31-03-1986 |
| 36 – 40 years | Rs 7500 | Nil | Rs 7500 | 01-04-1980 to 31-03-1985 |

Members can opt either for the above scheme or the existing one-time payment of the full amount of Rs 7500.

At the time of availing HOPE Legal cell support / Social Security, the joining fee should be paid in full.

- 2. Members may be allowed to pay the joining fees to the HOPE account by Bank Transfer modes apart from DD. (They have to attach the proof of bank transfer transaction with the HOPE application and enrolment is subject to credit of the amount to HOPE account).
- 3. Joining fee and Annual Renewal fee may not be collected from newly joining members in the same calendar year. i.e. annual renewal fee may not be collected in April from those who have joined during January-March the same year.

Gold Membership Scheme (Special Category Scheme)

Since its inception joining HOPE is restricted to members upto the age of 50. Some of our senior members are denied the opportunity to avail Professional protection and to join optional HOPE schemes like HOPE MEDI and HOPE ASSURE. There have been suggestions to allow members to join HOPE irrespective of age, which may not be feasible at the present time.. But members of age 51 years and above may be allowed to avail these benefits under a special category, enrollment for which may be for a limited period of time.

IDA members of age 51 years and above may be allowed to join HOPE as special category members under **Gold Membership Scheme** with the following benefits and conditions -

- 1. They shall be provided Professional protection cover of HOPE.
- 2. They shall be eligible to join HOPE MEDI & HOPE ASSURE.
- 3. They will not be eligible for Social Security cover or Platinum benefit.
- 4. They do not have to pay the Fraternity contribution or Platinum contribution.
- 5. The joining fee shall be Rs 50,000 and annual renewal fee shall be Rs 1200.
- 6. HOPE MEDI Co-pay of 30% for all members enrolling in HOPE Medi and Parents are EXCLUDED.

The entry to this scheme shall be limited to a period One year with effect from 1st April 2020.

For any clarifications kindly contact your branch HOPE Rep or if needed HOPE Office at secretaryidahope@gmail.com

Thanking you,

Dr. Anvar M. Ali

Hon. Secretary, IDA HOPE KSB

Dr. Joseph C.C.

Chairman, IDA HOPE KSB

Email: secretaryidahope@gmail.com / dranvar72@gmail.com

HOPE Office: 9744956663