

# MWA ELIGIBILITY CRITERIA & FORM

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## GENERAL ELIGIBILITY CRITERIA [APPLICABLE TO ALL INDIVIDUAL MEMBERS]

[A] A MEMBER WHO HAS COMPLETED 5 FULL YEARS OF MEMBERSHIP OF THE BANK AS A SHAREHOLDER AS ON MARCH 31<sup>ST</sup> OF THE BANK ON THE IMMEDIATE PREVIOUS MARCH 31 IS AUTOMATICALLY A MEMBER OF MWA [E.G. A MEMBER WHO HAS JOINED ON OR BEFORE MARCH 31, 2009 IS AUTOMATICALLY ELIGIBLE FOR THE BENEFITS FROM APRIL 01, 2014 AND SO ON]

[B] FOR AGE LIMITS, "AGE NEARER BIRTHDAY" WILL BE THE CRITERION.

[C] THE BENEFITS SHALL BE APPLIED FOR WITHIN SIX MONTHS AFTER THE EVENT, I.E. AFTER DISCHARGE/CURE IN THE CASE OF ILLNESS. NOT MORE THAN TWICE A YEAR.

[D] IN JOINT SHARE HOLDING, ONLY THE FIRST HOLDER IS ELIGIBLE.

[E] THE SHAREHOLDER MUST BE A SAVINGS BANK ACCOUNT HOLDER AT ANY OF THE SVC BANK'S BRANCHES.

## RULES, BENEFITS AND RELATED ELIGIBILITY CRITERIA

[A] **MEDICAL EXPENSES:** A MEMBER SHALL APPLY NOT MORE THAN ONCE IN SIX MONTHS. COST OF NON PRESCRIPTION MEDICINES, LIKE ASPIRIN, PARACETAMOL, PAIN BALMS ETC., SHALL NOT BE REIMBURSED. VITAMINS, TONICS WILL BE CONSIDERED ONLY IF PRESCRIBED WITH FULL MENTION OF THE NATURE OF AILMENT. [GENERAL WEAKNESS WILL NOT BE CONSIDERED AS AN AILMENT.]

**REIMBURSEMENT OF 40% OF COST OF PRESCRIBED MEDICINES WITH AN UPPER LIMIT OF RS. 5000/- WHICHEVER IS LOWER PER YEAR.**

**AGE LIMIT: 58 & ABOVE.**

ORIGINAL RECEIPTS/ CASH-MEMOS SHALL BE SUBMITTED WITH THE CLAIM. THE MINIMUM AMOUNT OF CLAIM SHOULD BE NOT LESS THAN RS. 2500/-. EACH CLAIM SHALL HAVE TO BE ACCOMPANIED BY A PHOTOCOPY OF DOCTOR'S RELEVANT PRESCRIPTION WHICH SHALL MENTION AILMENT BEING TREATED. THESE PRESCRIPTION COPIES AND RECEIPTS / CASH MEMOS SHALL NOT BE RETURNED.

**NO CORRESPONDENCE WILL BE ENTERTAINED IN THIS REGARD.**

[B] **SURGERY: (i)** MEMBERS WHO HAVE UNDERGONE MAJOR SURGERIES/MAJOR ILLNESSES WILL BE CONSIDERED FOR THE LUMP SUM REIMBURSEMENTS AND WILL GET THE ENTIRE AMOUNT MENTIONED BELOW, ONLY ON PRODUCTION OF RELEVANT DOCUMENTS. AMOUNTS ALLOCATED TO VARIOUS TYPES OF SURGERIES ARE:

Rs 10,000 ANGIOGRAPHY

RS.15,000 ANGIOPLASTY

RS. 20,000 CARDIAC BY-PASS SURGERY

RS. 20,000 ORTHOPAEDIC & NEURO SURGERY

RS. 20,000 OTHER MAJOR SURGERIES

RS. 20,000 CANCER

RS. 5000 CATARACT

RS. 5000 ABOVE 70 YEARS OF AGE, FOR HEARING AID.

## **2. MERIT STUDENTS / SPORTS / ARTISTS AWARDS : DISCONTINUED**

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PL. NOTE:

1. CLAIMS FOR REIMBURSEMENT TO BE MADE WITHIN SIX MONTHS AS PER THE REQUISITE FORMAT GIVEN IN THE ANNUAL REPORT.
2. DISBURSEMENTS FOR MEDICAL EXPENSES ARE DONE AS PER FUND AVAILABILITY, AND WHENEVER FUNDS ARE MADE AVAILABLE, THE PREVAILING AMOUNTS AS PER THE THEN EXISTING ANNUAL REPORT WILL BE TAKEN INTO CONSIDERATION.
3. DISBURSEMENTS ARE DONE EXCLUSIVELY AS PER THE RULES, REGULATIONS AND POLICIES OF THE TRUST.
4. FOR LUMP SUM AMOUNTS, A SHAREHOLDER CAN APPLY ONLY ONCE IN A LIFE-TIME.