Dear 108 Samaj Members,

We are pleased to inform you about SHRAVAK ARGOYAM MEDICLAIM-PERSONAL ACCIDENT POLICY TO BE issued by JAIN INTERNATIONAL ORGENAZATION under inspiration of PARAM PUJYA NAYPADMASAGAR JI MAHARAJ SAHEB FOR ALL JAINS IN INDIA.

RS.2 LAC MEDICLAIM + RS.10 LAC ACCIDENT INSURANCE AT RS.1800/- PER PERSON IN FAMILY FROM AGE-0 TO 80 AT THE SAME PRICE.

**SALIENT FEATURES OF MEDICLAIM POLICY:**

1. NO MEDICAL CHECK UP REQUIRED.
2. AGE LIMIT 0-80 YEARS. NEW BORN CAN BE COVERED FROM DAY 1.
3. FOR EACH MEMBER OF FAMILY SEPARATE FORM IS TO BE FILLED UP. IF MEMBER IS ABOVE 41 YEARS OF AGE, THEN ALL MEMBERS OF THE FAMILY HAVE TO JOIN.
4. ALL PRE-EXISTING DISEASES COVERED FROM DAY 1 EXCEPT KNEE REPLACEMENT FOR WHICH WAITING PERIOD IS 1 YEAR.
5. 30 DAYS PRE & 60 DAYS POST HOSPITALIZATION COVERED. DAY CARE PROCEDURES COVERED.
6. ROOM RENT LIMIT 1% OF SUM INSURED ICU/ICCU 2%. FOR CATRACT CAP IS RS.24000/- ETC.
7. MATERNITY BENEFIT COVERED AFTER 9 MONTHS OF JOINING POLICY WITH LIMIT OF RS.30,000/- FOR NORMAL DELIVERY AND RS35,000/- FOR CAESARIAN DELIVERY.
8. AMBULANCE CHARGES LIMIT OF RS.2000/- PER INCIDENT.
9. CASHLESS FACILITY AT APPROVED HOSPITALS ON PRODUCTION OF MEDICLAIM CARD ISSUED TO YOU.
10. JIO IS TYING UP WITH JAIN DOCTORS WHO WILL GIVE DISCOUNTS UPTO 50% ON CONSULTANCY CHARGES ETC. PACKAGES WITH HOSPITALS/LABS ETC ARE NEGOTIATED AND WILL BE ANNOUNCED FROM TIME TO TIME BY JIO.

11. ADMINISTRATIVE EXP LIKE REGISTRATION CHARGES, SURCHARGE, TELEPHONE EXP ETC CHARGED BY HOSPITAL WILL HAVE TO BE BORN BY INSURED.

12. JIO MEMBERSHIP CARD WORTH RS.5000/- WILL BE GIVEN FREE TO POLICY HOLDERS. THIS CARD WILL ENTITLE YOU TO MANY BENEFITS WHICH WILL BE ANNOUNCED BY JIO.

12. NO COPAYMENT TO BE MADE AT THE TIME OF CLAIM.

ADMINISTRATION OF SCHEME:

1. MEMBERS OF 108 SAMAJ WHO ARE NOT COVERED UNDER OUR SAMAJ MEDICLAIM SCHEME MAY PRINT FORM FROM OUR WEBSITE OR OBTAIN FROM OUR BORIVALI SAMAJ OFFICE. THEY HAVE TO SUBMIT DULY FILLED UP FORM WITH PHOTO AND CHEQUE OF RS.1800/- IN FAVOUR OF “JAIN INTERNATIONAL ORGANIZATION” ON OR BEFORE 15TH AUGUST AT OUR BORIVALI SAMAJ OFFICE. THEIR POLICY WILL START FROM 1ST SEPTEMBER, 2014 TO 31ST AUGUST, 2015. IF YOU WANT YOU CAN USE XEROX COPY OF FORM ALSO. MEMBERS CAN TAKE THIS POLICY EVEN IF THEY ARE HAVING SOME OTHER POLICY IF THEY WANT HIGHER COVER.

2. 108 SAMAJ MEMBERS COVERED UNDER OUR PRESENT MEDICLAIM SCHEME UPTO 13TH DECEMBER, 2014 MAY WAIT FOR FURTHER INSTRUCTIONS FROM US. MEMBERS JOINING LATER WILL HAVE TO PAY PRORATA LOWER PREMIUM, I.E. THOSE JOINING FROM 1ST DEC WILL HAVE TO PAY RS.1350/- FOR EACH POLICY APPROXIMATELY.
3. CLAIM INTIMATION WITHIN MAXIMUM 3 DAYS OF HOSPITALIZATION AND CLAIM FORM WITH ALL SUPPORTINGS WITHIN 7 DAYS OF DISCHARGE IS TO BE SUBMITTED AT OUR BORIVALI SAMAJ OFFICE.

4. THIS MEDICLAIM/ACCIDENT POLICY IS ISSUED BY JIO WITH INSURANCE COMPANIES AND TPA PARAMOUNT. 108 SANSTHA WILL NOT BE RESPONSIBLE FOR ANY DISPUTE/REJECTION OF CLAIM/PART PAYMENT OF CLAIM/DELAY IN PAYMENT ETC. 108 SANSTHA WILL TRY TO HELP YOU TO THE EXTENT POSSIBLE. JIO WILL GIVE FURTHER INFORMATION FROM TIME TO TIME ON THEIR WEBSITE, BY CIRCULARS, LETTERS ETC. MEDICLAIM CARD WILL BE SENT TO YOU BY JIO/INSURANCE CO/TPA PARAMOUNT.

5. IF YOU HAVE ANY DOUBTS/QUESTIONS ON THIS SCHEME YOU MAY CONTACT ASHOK SHAH-SALDI-M 98202 55951 OR DR. PRAVIN SHAH-M -93222 55497 OR JIO OFFICE.

MAHARASHTRA GOVT LOAN SCHEME FOR STUDENTS ABOVE 10TH STD FOR MINORITIES:

1. FAMILY EARNING UPTO RS.2.5LACS P.A. IS ELIGIBLE FOR A LOAN UPTO RS.2.5 LACS AT 3% P.A. INTEREST FOR EDUCATION EXP UNDER MAULANA AZAD SCHEME AND FOR INCOME BELOW 108000/- P.A. LOAN UPTO RS.5 LACS UNDER RAJIV GANDHI SCHEME. SCHOLARSHIP OF RS.25000/- FOR EVERY YEAR IS ALSO AVAILABLE.

2. ALL STUDENTS WANTING TO GET LOAN ARE REQUESTED TO ATTEND SEMINAR AT TERCOISE BLDG, 2ND FL, OPP. MILLINNEUM, KHAMBALA HILL, GRANT ROAD ON NEXT SUNDAY 10TH AUGUST, 2014 AT 4P.M.

3. PL BRING ORIGINAL AND XEROX COPY OF RATION CARD, PAN CARD OF PARENT, 2 PASSPORT SIZE PHOTOS, ALL DOCUMENTS OF COLLEGE ADMISSION, RECEPITS
Etc. All formalities will be explained, guidance will be given, forms filling and approval of loan will be done.