

#### **4. COMPOSITION OF THE MANAGEMENT COMMITTEE**

The Management Committee consists of:

- Chairman
- Vice-Chairman
- Honorary Secretary / Honorary Assistant Secretary
- Honorary Treasurer / Honorary Assistant Treasurer
- Four Members

The Management Committee shall hold regular meetings at least once in every month to process claims for reimbursement and transact matters arising.

#### **5. THE BOARD OF TRUSTEES**

Board of Trustees consists of:

- Life Members of the Medical Fund .
- Chairman of the Executive Council of SGSS Mombasa  
Shall hold office as an Honorary Trustee during his Chairmanship.
- The Chairman of the Management Committee shall hold office as a Trustee during his Chairmanship

The Trustees shall hold meetings at least twice in every calendar year and at such other times and in such places as they from time to time decide.

#### **6. SCOPE OF THE MEDICAL FUND**

The Medical Fund shall reimburse medical expenses as laid out for In-Patient and Out-Patient treatment in any Hospital registered as such under the relevant legislation of the Country and designated from time to time by the Management Committee where members of the Medical Fund may obtain treatment.

#### **7. BENEFITS THAT CAN BE CLAIMED**

The maximum medical benefit excluding chronic illness medicines, emergency dental, dental and optical per year per individual member shall not exceed Kshs 250,000.00. In the event of a critical illness Kshs 200,000.00 shall be added to the prevailing maximum benefit.

The Medical Funds maximum contribution to any one claim shall be as follows:

- The Medical Fund's Liability is 80% in case of In-Patient and Out-Patient services provided by the medical facility and/or doctors.
- The percentage of retail price payable by members for chronic illnesses essential treatment medicines including supplements and vitamins shall be 35% of the retail price.
- Emergency Dental treatment - Maximum benefit Kshs 20,000.00
- 50% for other Dental treatment excluding cosmetic e.g. cleaning/polishing. Maximum benefit - Kshs 50,000.00.
- 50% for Optical care. Maximum benefit - Kshs 30,000.00.

The Medical Fund shall reimburse 100% of Out-Patient and Day Care treatment at Siri Guru Nanak Clinic.

The Management Committee has the right to determine each case individually into any of the above categories and the above shall be a guideline only.

#### **Exclusions**

Cosmetic surgery and treatment undertaken in nature cure clinics including nursing homes, acupuncture, etc. shall not be eligible for claim.

#### **Reimbursement Scale Fees**

All claims are assessed based on the designated "Fee Scales" as provided in the "Bye-Laws"

#### **World-Wide Treatment**

Benefits for medical treatment received outside Kenya are payable as per Scale Fees.



## **8. CLAIMS PROCESSING**

- Claims must be submitted to the Treasurer/Claims Officer within 90 days from the date of first visit for out-patient and date of discharge for in-patient.
- All claims must be submitted in writing and on prescribed forms accompanied by all original receipts giving full breakdown details.
- Subject to proper submission of claims, these will be processed within 30 days from the date of submission and if approved settled within the next 30 days.
- **Payment for all In-patient and Out-patient claims will be paid directly by the member first and then claimed from the Medical Fund.**

## **9. DATA PROTECTION POLICY**

Our policy and goal is to protect the privacy and security of personal data collected from our community members, in compliance with relevant Data Protection Regulations in Kenya

This policy applies to all personal data processed by the Medical Fund covering all forms of data, whether held on paper or electronically.

**Data Collection** - Personal data is collected solely for the purpose of managing the fund, including processing claims, providing assistance to beneficiaries, and maintaining communication with members.

**Consent:** - We ensure that members are informed about the purposes of data collection and that they give their explicit consent when submitting claims for our process.

**Data Usage** - Personal data will only be used for the purposes for which it was collected.

**JOINT MEMBER-** Contribution of Kshs 42,000.00  
Entitlement - benefits for self and spouse for 2 years membership term and for their children until they attain the age of 18 years

**SINGLE MEMBER-** Contribution of Kshs 24,000.00  
Entitlement - benefits for 2 years membership term.

**Widows and Divorcees** - a widow of a Sikh, whether he was a member of the Sabha or not prior to his death, or a Sikh Divorcee residing in the Coast Province and or their children may become a member of the Medical Fund.

**Upgrading** - Membership may be upgraded on payment of the difference between the two categories and shall be entitled to the term in the upgraded category from the date of upgrading.

### **Membership Term**

Each membership term for Family, Joint and Single member has been fixed for two (2) years commencing 14th April, 2011. Henceforth, irrespective of the date of joining for a prevailing term, all Family, Joint and Single memberships shall expire on the last day of the term.

### **How To Become A Member**

An applicant should complete and sign a "Membership Application/Renewal Form" available from the Medical Fund office. Submit your application with appropriate membership. Your application will be assessed/approved during the monthly Committee Meeting and receipt issued confirming your membership effective from the date of the receipt.

### **Waiting Period**

All new members have a waiting period of 90 days from date of "Payment Receipt" before they are eligible for benefits.

## **1. THE OBJECTS OF THE MEDICAL FUND**

- To encourage every Sabha member to subscribe to the Medical Fund.
- To provide Medical Information, Education and Communication to the Sabha Members.
- To provide Health Care for the Members of the Medical Fund as governed by its Constitution and Bylaws.

## **2. ELIGIBILITY**

- Every applicant shall be a member of "The Sabha".
- the applicant must be a resident of The Coast Province for the preceding six months.
- Not withstanding the provisions above, any Benefactor may become a Life Member, Patron or Vice-Patron of the Medical Fund by payment of the prescribed subscription.

## **3. MEMBERSHIP CATEGORIES**

LIFE MEMBER - Contribution of Kshs 1,000,000.00

Entitlement - benefits for self and spouse for life and for their children until they attain the age of 18 years.

PATRON - Contribution of Kshs 501,000.00

Entitlement - benefits for self and spouse for 15 years and for their children until they attain the age of 18 years.

VICE PATRON - Contribution of Kshs 251,000.00

Entitlement - benefits for self and spouse for 10 years and for their children until they attain the age of 18 years.

FAMILY MEMBER- Contribution of Kshs 75,000.00

Entitlement - benefits for self and spouse for 2 years membership term and for their children until they attain the age of 18 years

## **OUR MISSION**

**EVERY SABHA MEMBER SHOULD BE A  
MEMBER OF THE MEDICAL FUND**

## **OUR VISION**

**TO SUPPORT OUR MEMBERS TO ACCESS  
MEDICAL SERVICES**

## **OUR APPEAL**

**SUPPORT THE FUND AND JOIN THE MEDICAL  
FUND.**

## Why Should One Join The Medical Fund

Its important to understand that an **Endowment** is a fund that is invested to provide long-term support for a particular nonprofit organization or cause in perpetuity. Interest from the investment is made available to settle claims while the remaining assets are retained in the fund to provide for growth over time.

“Endowment” provides financial stability and helps preserve the legacy and mission of the Medical Fund in the long term.

Unlike medical insurance companies that operate on annual individual premium payments, the Medical Fund operates on an 'Endowment Fund.' where membership contributions are pooled together and invested in perpetuity, with the interest earned used to settle claims.

Should you have private medical insurance and do not wish to lodge a claim with the Medical Fund, by becoming a member one will support the Medical Fund by adding to the 'Endowment Fund.' Your contribution helps us comfortably settle claims for members who rely solely on the Medical Fund for medical assistance.

We encourage one to enlist with a private medical insurance which will cater for more benefits offered by the Medical Fund, however, private insurances may not cover you for chronic medication, dental and optical expenses that can be quite taxing over a period of time.

## Your Questions and Suggestions

For any queries and suggestions please write to us through [medicalfundofsgss@gmail.com](mailto:medicalfundofsgss@gmail.com) and we shall endeavor to reply at the earliest.

**THANK YOU FOR YOUR ATTENTION**  
**WAHEGURU JI KA KHALSA**

WAHEGURU JI KI FATEH

Last updated – 15-Sep-2024



# MEDICAL FUND OF SIRI GURU SINGH SABHA

## INFORMATON BROCHURE

**Thank you for giving us an opportunity to serve you.**

## ESTABLISHMENT

The Medical Fund was established as an “Endowment Fund” under Clause 2 (c) of the then Sabha Constitution, “To promote religious, cultural, educational, medical, physical and intellectual advancement of the Sikhs”.

It was initiated on the birth anniversary of Siri Guru Nanak Dev Ji on 29th November 1993, and formally launched at Vaisakhi 1994 and became operative from 1st August 1994.



