

SHAHEEN MEDICAL WELFARE SCHEME

PAF OFFICERS / AIRMEN

Medical Welfare Scheme (MWS) was launched in October, 1986 for serving PAF officers and airmen on voluntary basis. However, in April, 2007 it was made compulsory for PAF officers on commissioning and airmen on completion of trade training. The scheme envisages to pay compensation to serving officers / airmen in case of down-gradation of medical category and to their families in case of loss of life.

Objectives

The objective of Medical Welfare Scheme is to provide financial compensation to its members (serving officers / airmen) in case of disability or down-gradation of medical category and their families in case of death of the member.

Eligibility

All serving as well as re-employed officers / airmen of Pakistan Air Force are eligible to become members of the scheme.

Membership Number

Membership number will be allocated by Shaheen Foundation on receipt of prescribed form for registration initiated, by an officer / airmen. This membership number is to be quoted while corresponding on the matters related to Medical Welfare Scheme.

Status of Medical Welfare Scheme

Medical Welfare Scheme has been declared as a fully autonomous functioning entity, working under "MD Shaheen Foundation" and authorized for managing its capital, investments and expenditures independently. MD Shaheen Foundation is authorized to invest MWS capital in safe and sound business venture, as deemed appropriate.

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Medical Welfare Scheme

Documents of Medical Welfare Scheme

Documents used for registration, compensations and claim of refund by the members.

	Nomenclature	Description	Forms
(a)	MWS (O) Form O-1	For registration of Officers	O-1
(b)	MWS (A) Form A-1	For registration of Airmen	A-1
(c)	MWS (O) Form O-2	To claim death / medical compensation (Officers).	O-2
(d)	MWS (A) Form A-2	To claim death / medical compensation (Airmen).	A-2
(e)	MWS (O) Form O-3	To process MWS contribution, while proceeding on deputation / course / secondment of officers (Inland / Abroad).	O-3
(f)	MWS (A) Form A-3	To process MWS contribution, while proceeding on deputation / course / secondment of airmen (Inland / Abroad).	A-3
(g)	MWS (O) Form O-4	To process refund of contribution while proceeding on retirement (Officers).	O-4
(h)	MWS (A) Form A-4	To process refund of contribution while proceeding on retirement (Airmen).	A-4

Address for dispatch of MWS Forms:-

DD MWS, Head Office Shaheen Foundation, Air Headquarters, Sector E-9, Islamabad.

Salient features of Medical Welfare Scheme:-

- All members contribute towards MWS, through their salaries at source, at the rates mentioned here under on monthly basis. These rates are revised from time to time.
- Officers Rs. 100/- PM (ii) Airmen Rs. 24/- PM
- The following compensations are paid to officers / airmen and their Next of Kin, whenever due. These rates are revised from time to time.

	Category	Down-gradation	Death
(i)	Officers	Rs.1,00,000	Rs.2,00,000
(ii)	Airmen	Rs. 50,000	Rs.1,00,000

- Compensation on down gradation of medical category is paid only once and up to the age of 45 years.
- In case compensation for down-gradation of medical category is paid, the member continues to contribute towards the scheme for seeking cover against death, while in service.
- A member is not entitled for the compensation in case death / down gradation of medical category is caused by a self-inflicted, self-induced injury, suicide attempt or drug addiction etc.
- Compensation is not paid, if the medical category is down-graded by a pre-Release Medical Board held at the time of member's retirement.
- If no compensation is paid during service, the actual contribution is refunded to the member at the time of retirement. The scheme is valid during LPR for death cover only.
- A member is not considered eligible for medical compensation, if the disease responsible for his / her medical down-gradation, had originated prior to his registration for MWS.
- MWS claim for down-gradation of medical category of a member is held in abeyance, if his case has been recommended for review for a specified period by the Medical Board, appointed by ACAS (MS).
- Members are subject to all policy reviews in Medical Welfare Scheme, approved by Air Headquarters from time to time. In case of any controversy, the decision of the Chief of the Air Staff / MD Shaheen Foundation is final and binding on all members.
- Re-employed Officers / Airmen are entitled for death cover only.
- Before proceeding on deputation abroad an officer / airman has to pay lump sum amount of contribution for the whole period of deputation. CAO has to deduct perceived amount through last paid salary and remit to HOSF.
- In case of Permanent Loss / Down-gradation of the medical category, members are entitled for the disability compensation. However, it is paid only once and recipient is not entitled for the second time i.e. if his / her medical category is first downgraded and subsequently it is either further down-graded or he / she is medically invalidated out of service.