



## *eCircular*

Department: P&HRD

Sl.No.: 262/2019 - 20

Circular No.: CDO/P^HRD-PPFG/20/2019 - 20

Date: Fri 31 May 2019

All Branches / Offices of  
State Bank of India,

Madam/ Dear Sir,

**FAMILY FLOATER GROUP MEDICLAIM POLICY (POLICY-A)**  
**FOR CONTINUING MEDICAL BENEFITS TO THE MEMBERS OF SBI RETIRED**  
**EMPLOYEES MEDICAL BENEFIT SCHEME (SBI-REMBS)**  
**RENEWAL OF THE POLICY WITH EFFECT FROM 1<sup>ST</sup> JUNE, 2019**

Please refer to our e-circular No. CDO/P&HRD-PPFG/78/2016-17 dated 28<sup>th</sup> December, 2015 advising roll out of Policy-A for the existing members of SBI-REMBS under the Family Floater Group Mediclaim Policy. The policy is due for renewal on 1<sup>st</sup> June, 2019.

**Selection of Insurance Company / Brokers and Third Party Administrators (TPAs)**

M/S IFFCO Tokio General Insurance Co. Ltd. (ITGL) has been selected with M/S Anand Rathi Insurance Brokers Ltd. (ARIBL) as Brokers for the period w.e.f. 01.06.2019 to 31.05.2020. Administrative Office wise allocation of TPAs is being worked out and the same will be shared with Circles / A.O.s.

**Inclusion of New Members**

Members of Re-introduced REMBS whose memberships have been approved / ratified by the Trustees would be included in the policy and they will be eligible to avail facilities of Policy-A from the date of ratification.

List of such members along with eligible Policy-A members is being placed at PPG Department Portal which can be accessed through the link [https://hrcc.statebanktimes.in/Index\\_Files/pmppg.html](https://hrcc.statebanktimes.in/Index_Files/pmppg.html). Additionally, this file is also being placed in FTP site <ftp://10.1.16.149/> under the folder named 'Group Mediclaim Policy'. As new members have been migrated to Policy-A, CM (HR)s, who are the Nodal Officers in the scheme, will ensure that no bills are paid in the accounts of these Re-introduced REMBS members after 31<sup>st</sup> May, 2019.

The Policy will continue to be available to new as well as existing members of SBI-REMBS, their spouses and disabled child / children, if any, whose residual balances as on 15<sup>th</sup> May, 2019 are Rs. 1.00 Lakh and above. Members with residual balances below Rs. 1.00 Lakh will avail facilities as per the provisions of SBI-REMBS through concerned Administrative Offices.

Circle Authorities / Zonal functionaries are advised to extract membership data pertaining to their Zone from above mentioned websites and arrange placing the same in the Circle website to facilitate advising present residual balances to pensioners. However, we are also arranging to send individual SMS messages to members advising their present Basic Sum Insured and residual balances in the coming policy.

### Corporate Buffer and Fixation of Basic Sum Insured (BSI)

Fixation of Basic Sum Insured has been done on the basis of present residual balance of each REMBS member which has been arrived at after reducing amount of medical benefits availed through TPAs :

REMBS Plans	Residual Balances	Basic Sum Insured	(In Rupees)
			Corporate Buffer
A & A1	100000 to 300000	100000	100000
B & B1	300001 to 400000	100000	200000
C & C1	400001 to 500000	200000	200000
D & D1	500001 to 700000	200000	300000
E	700001 to 1000000	300000	400000
F	1000001 to 1500000	300000	700000
G	1500001 & above	400000	1100000

### Room Rent, ICU Rent & Ailment wise Capping

For hospitalization treatment, maximum ceiling of Room Rent / ICU Rent for different Basic Sum Insured under the policy will be as under :

Room Rent / ICU Rent Capping (Amt In Rs.)			
Plans	Sum Insured	Room Rent	ICU Rent
A & A1	100000	4,000	7,500
B & B1	100000	4,000	7,500
C & C1	200000	4,000	7,500
D & D1	200000	4,000	7,500
E	300000	4,000	7,500
F	300000	7,200	12,000

G	400000	7,200	12,000
<b>Ailment wise Expenditure Capping</b>			
<b>Sl.</b>	<b>Name of Ailment</b>	<b>Amount</b>	
1	Angioplasty	1,50,000	
2	CA ± BG	2,50,000	
3	Cataract	30,000	
4	Cholecystectomy	70,000	
5	Hernia	70,000	
6	Knee Replacement ± Unilateral	1,75,000	
7	Knee Replacement ± Bilateral	2,50,000	
8	Prostate (Other than treatment of Prostate Cancer)	80,000	
<i>These rates will be uniform for all centres</i>			

### **Domiciliary Expenditure Capping**

Domiciliary Limit will continue to be available @ 15% of the Basic Sum Insured across all plans.

### **Medical ID Cards**

The e-Medical ID Cards under Policy-A will be uploaded by the TPAs in their Portal. Soft copies of Medical ID Cards will also be available in the Broker's (Anand Rathi Insurance Brokers Ltd.) website. Hard copies of Medical ID Cards will be sent to registered addresses of the members by the concerned TPAs. However, undelivered Cards will be handed over to CM HR of concerned Administrative Office who will arrange for delivery of the same by finding out correct address of the member. Any delay in receipt of cards reported by the members must be immediately referred to ARIBL. However, cashless treatment would not be held up for want of Medical ID Card. In cases where Medical ID Cards have not been received by the members and there is a need for hospitalization, Zonal Office / Pension Paying Branch will contact the Brokers / TPA for immediate hospitalization.

Please bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

(Alok Kumar Choudhary)  
**Deputy Managing Director (HR) &  
Corporate Development Officer**