

**All Branches and offices of
State Bank of India**

Madam / Dear Sir,

**NEW MEDICAL BENEFIT SCHEME FOR
RETIRED DEPUTY MANAGING DIRECTORS OF THE BANK**

Till recently, Deputy Managing Directors retired from the Bank up to 31.12.2015 were eligible for medical benefits under SBI Retired Employees Medical Benefit Scheme for a lifetime plan amount of Rs. 20 lac on payment of one time subscription fee of Rs. 1 lac from own sources.

2. The Deputy Managing Directors in our Bank, apart from heading various verticals in SBI, hold independent assignments of Managing Director & CEO of Associate Banks, Subsidiaries, wholly owned companies etc., Those who are selected for appointment as Whole Time Directors in the Banks, viz. Chairman & Managing Directors, take up such assignment on deemed retirement from career level post i.e. Deputy Managing Director. The Whole Time Directors are then governed by Medical facilities of Govt. of India under which, on retirement, become eligible for reimbursement of medical, surgical and hospital expenses as are actually and necessarily incurred in respect of any injury, disease or illness suffered by them or by their dependent family members to the extent of 100%. It is felt that Deputy Managing Directors of our Bank may also be extended medical benefits on the lines available to Whole Time Directors, where self and dependent family members will be eligible for 100% reimbursement of medical expenses. Accordingly, the Executive Committee of Central Board in its meeting held on 16th March, 2016

has accorded approval for extending medical benefits to retired Deputy Managing Directors of the Bank as under:

- (i) All the existing members of SBIREMBS under Plan-'H' (meant for retired DMDs of the Bank) as on 31.03.2016 will be shifted to Plan-'H' of Policy-'B' under newly introduced Mediclaim Scheme agreed with an approved Insurance Company (which covers the retirees, their spouses and disabled child/children, if any) with a Basic Sum Insurance of Rs. 25 lac as per following details irrespective of residual limit in their SBIREMBS account and the premium will be borne by the Bank.

Plan	Basic Sum Insurance (Rs.)	Room rent Per day (Max. ceiling) (Rs.)	ICU Rent Per day (Max. ceiling) (Rs.)	Domiciliary Treatment (Max. ceiling) (Rs.)
H	25 lac	15,000/-	18,000/-	3,75,000/-

Both initial premium at the time of migration of existing REMBS members and renewal premium will be paid by debit to Bank's charges account.

- (ii) All the future retirees as Deputy Managing Directors will be admitted to Plan='H' of Policy 'B' at Bank's cost and Bank will bear renewal premium on an ongoing basis.
- (iii) Since the dependent family members other than the spouse and disabled child/children are not covered under Policy-'B', expenses, if any, incurred for such dependent family members during the year shall be reimbursed by the Bank separately.
- (iv) Expenses, if any, incurred beyond Rs. 25 lac in a year or those claims not covered by the insurance policy for any reason for self and/or dependent family members shall also be reimbursed by the Bank separately.

- (v) While reimbursing claims in respect of (iii) and (iv) above, guidelines applicable for retired Whole Time Directors as given in **Annexure-I** shall be followed.
- (vi) Instructions relating to coverage and procedure for cashless treatment/reimbursement claims etc. under the scheme for Group Medclaim Policy shall be as per e-Circular No. CDO/P&HRD-PPFG/78/2015-16 dated 28th December, 2015.
- (vii) The new scheme will have prospective effect from 1st April, 2016.
- (viii) While the retired DMDs who are members of SBIREMBS shall be automatically covered under the new scheme, DMDs retiring in future shall submit personal details as per **Annexure-II** to the office of last place of posting / PPG Department, Corporate Centre well before the date of retirement so that they can be covered under the scheme from the very next date of retirement.

3. Please bring the contents of this e-Circular to the notice of all concerned and beneficiaries / prospective beneficiaries may be suitably apprised in the matter.

Yours faithfully,

(Ashwini Mehra)

**Deputy Managing Director &
Corporate Development Officer**

**RULES RELATING TO MEDICAL BENEFIT SCHEME
FOR RETIRED DEPUTY MANAGING DIRECTOR OF SBI**

1. For the purpose of these Rules :

(a) 'Authorized Doctor' means a registered medical practitioner nominated by the Board for attendance on the retired Deputy Managing Director and his / her family.

(b) 'Board' means the Board of Directors of the Bank.

(c) 'Doctor' means any qualified registered medical practitioner.

(d) 'Family' means the retired Deputy Managing Director, spouse and children and also parents wholly dependent on him.

2. **Medical Benefits :**

Subject to the provisions contained herein, the amount of medical, surgical and hospital expenses as are actually and necessarily incurred by the retired Deputy Managing Director in respect of any injury, disease or illness suffered by him shall be reimbursed in full by the bank. The reimbursement of such expenses incurred in respect of a member of his family shall however be restricted to 75% of the expenses so incurred .

3. **Treatment by a doctor other than authorized Doctor:**

Reimbursement shall normally be admissible only if the attending doctor is an authorized doctor nominated by the Board. However, where the attendance or treatment is by a doctor other than an authorized doctor, the reimbursement may be ordered at the discretion of the Board to such extent as the authorized doctor considers reasonable having regard to the circumstances of the case. While prior consultation of the authorized doctor for treatment by another doctor need not be insisted upon (excepting in cases mentioned hereunder) all medical bills shall require to be scrutinized by the authorized doctor from the point of view of reasonableness as well as the need for the treatment having regard to the nature of the ailment and an

effort shall be made to see that expenditure is not incurred in excess of the reasonable requirements of the patient in each case.

4. Visiting and consulting charges :

Visiting and consulting charges of the authorized doctor are reimbursable. Where treatment is taken from a doctor other than the authorized doctor, reimbursement of visiting and consulting fees may be ordered at the discretion of the Board to such extent as the authorized doctor considers reasonable having regard to the circumstances of the case. Travelling expenses incurred by the doctor or the retired Deputy Managing Director in this regard are, however, not reimbursable.

5. Consultation with specialists :

Consultation with specialists, wherever considered essential by the attending doctor, may be allowed in the case of the retired Deputy Managing Director and members in his family. Ordinarily such consultations should take place in the consulting room of the specialist, but in exceptional circumstances, where the attending doctor certifies in writing that the removal of a patient to a hospital or to the consultation room of a specialist was dangerous or injurious to life, consultation or treatment at the residence of the patient may be allowed. Except in emergent cases and where prior consultation with the authorized doctor for any reason is not possible, all consultation with specialists will be subject to the prior approval of the authorized doctor.

6. Hospitalization :

Except in emergent cases and where prior consultation with the authorized doctor for any reason is not possible, the retired Deputy Managing Director or members of his family may, with the prior approval of the authorized doctor, be admitted for treatment in a private hospital or nursing home. In the former case, the authorized doctor should be informed of the full particulars of the case as soon as possible after the patient has been admitted. Hospital and

nursing home fees are reimbursable. Charges for 'Board' or 'Diet' in the nursing home/hospital are not reimbursable by the Bank.

7. Engagement of nurses :

The charges for engaging special nurses will not be normally reimbursable, but in special circumstances and where such engagement is considered absolutely essential by the Medical Superintendent of the hospital or nursing home where the treatment is taken, the charges may be reimbursed.

8. Treatment at a place other than the Headquarters :

a) The retired Deputy Managing Director shall be entitled to reimbursement under these provisions only if treatment is received at the Headquarters. However, if he falls ill at a station other than his headquarters while on tour or during leave, he shall be eligible for the benefit in respect of treatment at the station where he falls ill.

b) Benefits in respect of members of his family shall also be admissible only if treatment is received at the Headquarters of the retired Deputy Managing Director. However, if a member of the family of the retired Deputy Managing Director falls ill at a station other than the Headquarters of the retired Deputy Managing Director during a casual visit, the benefit shall be available in respect of treatment taken at that station where the member of the family falls ill. Such outstation treatment shall not be admissible if the member of the family normally resides at the station.

c) In respect of the children who are prosecuting whole time studies in recognized education institutions at a station in India other than the headquarters of the retired Deputy Managing Director, benefits in respect of treatments availed of at that station shall be admissible.

d) In respect of illness where adequate facilities for treatment thereof are not available at the headquarters of the retired Deputy Managing Director or at another station permissible under sub clause (a) (b) and (c) above, treatment at the nearest appropriate place shall be permissible provided :

i. The attending doctor certifies that adequate facilities are not available for treatment at the headquarters or at the said station as the case may be and the treatment at other stations may be necessary;

ii. Where the attending doctor is not an authorized doctor, prior approval of the authorized doctor where possible is obtained; and

iii. The board permits such treatment on being satisfied in this regard. In cases of emergency, such outstation treatment can be commenced and ex-post facto permission from the authorized doctor and the Board may be obtained. Such permission will be granted only if the Board is satisfied regarding the need for such outstation treatment and also on the point regarding emergency on account of which prior permission could not be obtained.

e) In no case, however, travelling expenses incurred in such outstation treatment will be reimbursable.

f) Expenses incurred on treatment received in a country outside India will not be reimbursable.

9) **General :**

a. On no account shall travelling expenses incurred by the retired Deputy Managing Director in connection with his treatment or the treatment of any member of his family be reimbursable. However, where hospitalization becomes necessary, ambulance charges for removing the retired Deputy

Managing Director or a member of his family from residence to the hospital for treatment shall be reimbursable by the bank.

b. The retired Deputy Managing Director or a member of his family may be admitted to a sanatorium for the treatment of T.B. Such sanatorium charges including charges for post-sanatorium treatment as are considered reasonable by the Board will be reimbursable by the Bank.

c. Reimbursement in respect of any specialized method of treatment shall be permissible only if the treatment is undertaken with the prior approval of the authorized doctor who should certify at the time of claiming reimbursement that the treatment has been completed or that the case has reached the stage of maximum benefit from the treatment.

10. **Exclusions :**

(a) Benefits in respect of the following are excluded from the scope these rules.

i. Disease, injury or disablement directly or indirectly due to breach of law or hunting, steeping chasing, polo, winter sports, riding or driving in races or engaging in aviation or ballooning or entering leaving or traveling in any aircraft or balloon; but this provision shall not be deemed to exclude injury resulting from an accident whilst travelling as a passenger in a fully licensed standard type of aircraft operated by a recognized airline on a regular scheduled air route;

ii. Circumcision or strictures or vaccination fees or inoculation fees or change of sex by beauty treatment of any description or hearing aid, intentional self injury or dissipation or general debility, or 'rundown' condition or venereal disease or intemperance or the use of intoxicating drugs or liquors or any disease, injury or disablement directly or indirectly due to any one or more of them.

- iii. Dental or eye treatment other than treatment for some disease with the prior approval of the authorized doctor. Cost of dentures or spectacle are in any case not reimbursable.
- iv. General check up in respect of a member of the family.
- v. Nervous breakdown in respect of a member of the family except in cases where it necessitates hospitalization in which case benefits shall be admissible for maximum total period of three months.
- vi. Treatment of insanity of a member of the family beyond the first three months of insanity;
- vii. Charges incurred in respect of the member of the family for diagnosis X-ray, laboratory examinations etc. not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any disease, illness or injury.
- viii. Medical and/or non surgical treatment for diseased or enlarged tonsils and/or adenoids in respect of a member of the family;
- ix. Vitamins and/or tonics unless they are forming a necessary part of treatment of any specific illness or disease or injury or forming a necessary part of convalescence treatment;
- x. Expenses in connection with the maternity of any member of the family including pre-natal or post natal treatment and
- xi. Fees or charges of attending physician, specialist surgeon or nurse who is a near relative of the retired Deputy Managing Director. Near relative for

this purpose shall mean wife, father, mother, son, daughter, brother, sister, son-in-law or daughter in law of the retired Deputy Managing Director.

b) While claiming reimbursement the retired Deputy Managing Director shall certify that the amount claimed was actually spent by him and that he has not received nor he is entitled to any reimbursement or contributions towards such expenses under and medical insurance scheme, personal accident policy or other any claim in respect on an accident or from any other sources. If any amount has been received or is due from such source, the benefits admissible shall be reduced by the amount so received or due.

Annexure-II

Chief General Manager (HR)
State Bank of India,
Corporate Centre, Mumbai.

Dear Sir,

**APPLICATION FOR MEMBERSHIP OF MEDICAL BENEFIT SCHEME
FOR RETIRED DEPUTY MANAGING DIRECTORS OF THE BANK**

I furnish the following details for joining the new medical benefit scheme for retired Deputy Managing Directors of the Bank:

Sl.	Particulars	Remarks		
01	P.F Index No.			
02	Name of the Applicant			
03	Date of Birth			
04	Date of joining the Bank			
05	Date of confirmation in service			
06	Date of Retirement			
07	Retired as			
08	Place of last posting			
09	Age (in years) as on the date of retirement			
10	Gender	i. Male ii. Female		
11	Whether discharged / dismissed / removed / compulsorily retired / terminated from service. (Tick)	Yes / No		
12	Whether Rule 19(3) was invoked on attaining the age of retirement (If yes, please furnish the details of the disciplinary case, date of its conclusion and penalty, if any imposed)	Yes / No		
13	Details of spouse and other dependent family members			
Sl.	Name	Relationship	Gender	Date of Birth
i.				
ii.				
iii.				
iv.				

14	Address for communication	House No.											
		Street No.											
		Nearest Landmark											
		Post Office											
		Police Station											
		City											
		State											
		Pin Code											
15	Landline No. (with STD code)												
16	Mobile No.												
17	Email ID												
18	Name of the pension paying branch	Name of the Branch	Code No.										
19	Pension Account No. (11 digit)												
20	IFSC Code												
Declaration of Nominee/s :													
I, Mr./Mrs./Ms. _____ , a retired employee / spouse of the deceased employee / pensioner of the Bank do hereby assign the money payable by the select Insurance Company in case of my death to Mr. / Mrs./ Ms. _____ Relation _____ and further declare that his/her receipt shall be sufficient discharge of the company.													

Place : _____

Date : _____

(Signature of the retiring DMD)