

e-Circular

P&HRD.
 Sl. No. : 496/2009 - 10
 Circular No. : CDO/P&HRD-PM/45/2009 - 10
 Wednesday, October 14, 2009.
 22nd Ashwin, 1931 (S).

The Chief General Manager,
 State Bank of India,
 Local Head Office,
 All LHOs/CC Establishments.

Madam/Dear Sir,

SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS) **MODIFICATION IN THE SCHEME**

We refer to our Circular letters No. CDO/PM/16/CIR/46 dated 16.11.2006 and CDO/P&HRD-PM/60/2007-08 dated 17.01.2008. In terms of the laid down guidelines, reimbursement of medical facility is available to all categories of employees and officers in the Bank on retirement subject to terms and conditions and the eligibility criteria mentioned in the Circulars under reference.

2. In this connection, the Bank has reviewed and modified the Scheme to include increase in ceilings, increase in number of diseases, inclusion of domiciliary treatment to an extent detailed below for the retirees who retired on superannuation at the age of 60 for post retirement relief under REMBS.

3. The Executive Committee of Central Board in its meeting dated 24.09.2009 has approved following modifications in the Scheme:-

(A) TEGS and above retirees:

- i. Eligibility:- All the TEGS and above retirees who retired on superannuation at the age of 60, even before 01.01.2007 (whether member of Scheme-I/II or not a member of any of the Scheme), may now become members of the above Scheme by contributing the member's contribution or the differential amount (as the case may be) within twelve months from the date of publication of current circular.
- ii. Coverage:- Two more diseases are proposed to be added to the list of 18 diseases to make it 20. These diseases are:
 - Liver Cirrhosis (non-alcoholic)
 - Arthritis
- iii. All modifications should have effect from 24.09.2009.
- iv. Other terms and conditions as mentioned in above circular shall remain unchanged.

(B) Scheme- II (Plan A, B, C, and D)- Employees (Award & Sub-ordinate) and officers retirees:-

- i. Instructions regarding Plan A, B, C and D (which does not consist of domiciliary treatment) will remain unchanged.
- ii. Domiciliary Treatment:- New plans A1, B1, C1 and D1 have been introduced for domiciliary treatment, as below:

Plans with domiciliary treatment		Medical benefit for whole life time (Self / spouse/dependent invalid children)
Plans	Contribution	
Plan A1	Two months gross pension plus 15%	Rs. 2 lac
Plan B1	Rs. 42,600/-	Rs. 3 lac
Plan C1	Rs.50,000/-	Rs. 4 lac
Plan D1	Rs.57,000/-	Rs. 5 lac

Under domiciliary treatment, out of the aggregate limit mentioned in above Plans, an amount not exceeding 10% of the eligible amount would be earmarked for the domiciliary treatment, subject to yearly ceiling of 1/10th of the amount i.e. maximum up to 1% of the limit per annum can be availed for domiciliary treatment.

- ii. **Membership:-** All employees who retired on superannuation at the age of 60 years and are members of Scheme- I or are not members of the Scheme can now become members of Scheme- II (Plan A/A1, B/B1, C/C1 and D/D1) by submitting the required application form along with membership subscription fee (difference amount or the full amount as the case may be) within twelve months from the date of publication of this circular.
 - iii. **Up-gradation:-** The existing members can now upgrade themselves by submitting the differential amount along with the required application form within twelve months from the date of publication of this circular.
 - iii. **Addition of 4 diseases: -** Four more diseases are added to the list of 16 diseases to make it 20 under Scheme II (Plan A/A1, B/B1, C/C1 and D/D1). These diseases are:
 - Alzheimer's disease
 - Parkinson's disease
 - Liver Cirrhosis (non-alcoholic)
 - Arthritis
- Accordingly, the coverage of diseases is uniform for all the Schemes and for all categories.
- iv. All modifications should have effect from 24.09.2009.
 - v. Other terms and conditions as mentioned in above Circulars shall remain unchanged

(C) Scheme- II (Plan E)-

A new **Plan 'E'** has been introduced for Employees (Award & Sub-ordinate) and officers retirees the salient features of which are given below:-

- i. **Limit: -** Medical benefit for whole life time (Self / spouse/dependent invalid children) is proposed to be Rs. 7 lac.
- ii. **Membership:-** All employees (Officers/Award/Sub-ordinate) who retired on superannuation at the age of 60 years and are members of Scheme- I / Scheme- II or are not members of any of the Scheme can now become members of Scheme- II (Plan E) by submitting the required application form along with membership subscription fee (difference amount or full amount as the case may be) within twelve months from the date of publication of this circular.
- iii. **Contribution:-** The member's contribution is Rs.62,000/-.
- iv. **Domiciliary treatment: -** Plan E consists of domiciliary treatment. Out of the aggregate limit (Rs.7 lac) mentioned in Plan E, an amount not exceeding 10% (i.e. Rs.70,000/-) of the eligible amount would be earmarked for the domiciliary treatment, subject to yearly ceiling of 1/10th of the amount i.e. maximum up to 1% of the limit per annum (Rs.7,000/- p.a.) can be availed for domiciliary treatment.
- v. **Addition of 4 diseases: -** Four more diseases are added to the list of 16 diseases to make it to 20. These diseases are:
 - a. Alzheimer's disease;
 - b. Parkinson's disease;
 - c. Liver cirrhosis (non-alcoholic); and
 - d. Arthritis
- vi. Other terms and conditions as mentioned in above Circulars shall remain unchanged.
- vii. The instructions shall be effective from 24.09.2009.

4. Those old members, who wish to become members of the modified scheme, have to submit the required application form along with the differential amount of membership subscription fee within twelve months from the date of publication of this Circular. They may become member at any time within twelve months from the date of publication of this Circular but the revised benefits shall be effective from 24.09.2009 i.e. date of approval of the modified scheme by Executive Committee of Central Board (ECCB). Further, if a treatment is continuing from a period prior to the date 24.09.2009 but ends on or after 24.09.2009 and the old member submits the required application form with the differential amount for availing the revised benefits, the old member shall be eligible for the revised benefits and may claim reimbursement of those medical bills, if found in order.

5. Please arrange to advise all the branches/offices under your control to make operating staff thoroughly acquainted with the provisions of the scheme and accept applications for its membership on the prescribed form along with the draft for requisite amount, from such retirees who are eligible, to avoid unnecessary correspondence/complaints at a later stage.

6. Please advise the time limit for joining the Scheme to all branches and offices under your administrative control with instructions to prominently display notice in this regard on the branch / office notice board along with the salient features of the Scheme for information of the pensioners. Further, please also arrange to disseminate the contents of the Circular through Centralised Pension Processing Centres so that all the retiree beneficiaries are made aware of the Scheme.

7. Please make available membership-cum-declaration forms for membership of the REMBS in adequate numbers to all branches/offices so that the retirees may not experience any difficulty in getting the form.

8. Please arrange accordingly.

Yours faithfully,

**FOR DEPUTY MANAGING DIRECTOR &
CORPORATE DEVELOPMENT OFFICER**

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