



All branches and 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, 2018**

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 of United India Insurance Co. Ltd. The policy is due for renewal on 1<sup>st</sup> June, 2018.

2. Looking to the claims ratio and total outgo in the Policy, it has been decided to continue with the existing terms and conditions which are detailed as under:

- i. **Domiciliary Limit @ 15% of Basic Sum Insured** ± Domiciliary Limit will continue to be available @ 15% of the Basic Sum Insured across all plans.
- ii. **Room Rent and ICCU Rent** ± Room Rent and ICCU Rent will be applied across all plans based on categorization of the centre on existing rates as circulated vide e-Circular No. CDO/P&HRD-PPFG/17/2017-18 dated 30<sup>th</sup> May, 2017.
- iii. **Hospitalization Expenses for common ailments / procedures** - It has been decided to continue with rationalization of hospitalization expenses on some common ailments / procedures with applicability of maximum ceiling as introduced last year vide e-Circular mentioned above.

3. The Policy will continue to be available to existing members of SBI-REMBS, their spouses and disabled child / children, if any, whose residual balances as on 31<sup>st</sup> May, 2018 are Rs. 1.00 Lakh and above. Members with residual balances below Rs. 1.00 Lakh will continue to avail facilities as per the provisions of SBI-REMBS. An Excel file of eligible Policy-A members has been placed at Pensioners' Portal along with a file containing list of members having residual balances below Rs. 1.00 Lakh. Additionally, these files have also been placed at FTP site <ftp://10.1.16.149/> under the folder named

`Group Medclaim Policy'. All Zonal functionaries are advised to extract membership data pertaining to their Zone and arrange updating of residual balances of members in REMBS Portal to match the same with Third Party Administrators (TPAs).

4. The e-Medical ID Cards under Policy-A will be uploaded within one week in the TPAs 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 within 15 days by the concerned TPAs. However, undelivered Cards will be handed over to CM-HR of concerned Zonal Office who will arrange for delivery of the same by finding out correct address of the member. Any delay in receiving the same by the members may be advised to concerned Zonal Offices for immediate action. 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 TPA for immediate hospitalization.

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

Yours faithfully,

(Prashant Kumar)

**Deputy Managing Director (HR) &  
Corporate Development Officer**