



FEDERATION OF PENSIONERS' ASSOCIATION

Medimate⁺

The reliable health partner you deserve





PERSONAL DETAILS :-

PF ID Number _____
Name _____
Date of Birth _____
Residential Address _____
City _____ State _____ Pin code _____
Mobile number _____ Telephone _____
Email _____
Name of Pension Paying Branch _____ Code _____
Height _____ Weight _____
Name of spouse _____
Date of Birth _____ Mobile Number _____
Name of Disabled Child (if Any) _____
Date of Birth _____ Gender _____

INSURANCE POLICIES :-

Name of Policy _____
Policy No. _____
Name Insurance Company _____
Expiry Date _____
Name of TPA _____ Contact Number _____
Sum insured :-
Base plan _____ Super Top-up Cover _____
Additional Super Top-up Cover _____ Critical illness Cover _____

Name of Policy _____
Policy No. _____
Name Insurance Company _____
Expiry Date _____
Name of TPA _____ Contact Number _____
Sum insured :-
Base plan _____ Super Top-up Cover _____
Additional Super Top-up Cover _____ Critical illness Cover _____


MEDICAL DETAILS :-

Blood group _____ Allergy (if any) _____
Pre-existing Diseases (If any) _____
Name of Family Doctor _____ Mobile Number _____

IN CASE OF EMERGENCY, PLEASE CONTACT :-

Name _____
Mobile number _____ Relation _____





Dear Esteemed Colleagues,

It is with great pleasure that I extend my greetings to you as you approach the milestone of retirement and embark on the next phase of your lives. I wish to express my heartfelt appreciation for your unwavering dedication and hard work throughout your tenure with the Bank. As you step up into your second innings, I tender my sincerest wishes for your continued success and fulfilment.

Undoubtedly, as you prepare for retirement, thoughts of spending quality time with your loved ones and pursuing your passions must occupy your mind. I extend my warmest regards for your health and happiness during this time. While we have been fortunate to have access to a comprehensive medical benefit plan during our tenure, it is important to acknowledge that as we age, the need for medical care may become more pronounced. Despite meticulous financial planning, the unpredictable costs associated with medical care is a matter of concern.

In recognition of this reality, Bank has introduced several medical benefit plans in recent years tailored specifically for our retirees. It is imperative that you familiarize yourself with these offerings and make informed decisions before your retirement.

Among the benefits provided, the Bank extends support for critical illness expenses, offers access to a dispensary facility, and facilitates free diagnostic testing. Additionally, SBI Health Care and SBI Health Assist, tailor-made medical benefit schemes catering to the unique needs of the retirees have been introduced.

This year we have enhanced coverage under the Additional Super Top-Up Plan, raising the Mediclaim Cover to as high as Rs. 50.00 Lacs. The e-Pharmacy scheme has been

restructured, allowing retirees to choose their preferred e-Pharmacy vendor from a list of empanelled vendors. Simplifications have been made to the online enrolment menu in HRMS to ensure retirees can avail their desired covers under SBI Health Assist. Comprehensive information about the scheme and the online enrolment process has been uploaded under the Pension Seva section of the SBI website to promote awareness.

I am happy to share that under the "SBI Cares" project, the Bank offers a range of services for the benefit of staff pensioners in a seamless and convenient manner, under the guidance of our Chairman. As part of this initiative, the HRMS site facilitates the application process to become a member of SBI Health Care and SBI Health Assist. Our objective has been to establish comprehensive and affordable medical facilities for retirees. To keep you informed of our progress, we have curated this booklet containing important information on the facilities available. I trust that you will take advantage of these resources to safeguard your well-being. I also advise you to share the features of the scheme with your family members.

Wishing you continued health and safety.

Warm regards,





My Dear Colleague,

On behalf of the Bank, I extend my heartfelt gratitude for your invaluable contributions to our growth and success of the organisation over the years. Your dedication and hard work have truly made a lasting impact, for which we are immensely grateful.

As you embark on this new chapter of your life, I take this opportunity to emphasize the importance of prioritizing your health and well-being, especially after retirement. While you were part of our workforce, you had access to our comprehensive healthcare facilities. However, we understand that with age, the cost of healthcare can significantly increase, potentially impacting your savings. This is where health insurance becomes crucial in ensuring financial security and tranquillity.

The Bank recognises this fact and has introduced various medical benefits meticulously designed to cater to the unique needs of retirees, ensuring that you receive the care and attention you truly deserve. This includes assistance for critical illness expenses and providing access to our dispensary facility. Health Care Policy, Health Assist Policy have been regularly revised for providing improved experience. The coverage under Additional Super Top Up has been further enhanced. e-Pharmacy schemes have been restructured wherein the pensioners is now able to select his/her preferred e-pharmacy vendor. Online enrolment process through our HRMS Solution has been simplified. We are committed to providing seamless services for pensioners, ensuring that your transition into retirement is as smooth as possible.

Your well-being has always been a top priority, and we remain dedicated to supporting you in your journey.

Wishing you and your family good health, happiness, and prosperity.





MEDICAL FACILITIES AVAILABLE AFTER RETIREMENT

Madam/ Dear Sir,

After a fruitful career with the Bank, you will soon reach superannuation and retire from the Bank. We are grateful for your association with the Bank and hope you will always cherish your extensive tenure with the Bank with great fondness. We hope the upcoming years bring you and your family a great deal of happiness, health, and tranquillity.

On this occasion, we would like to briefly inform you of the various medical benefits and initiatives offered by our Bank.

1. Dispensary facility:

Dispensary facility is available at the Administrative Offices (AO) and at other few selected locations. You can enrol yourself in the dispensary near you for medical consultation and requirement of medicines. CM (HR) of concerned AO will help you in your enrolment. The list of dispensaries is placed in the Pension Seva Portal.



2. Diagnostic Centres:

You can avail specific pathological/ diagnostic tests at Diagnostic Centres covered under Tie-up arrangement with the Bank, free of cost, with reference from Bank's Doctor at Administrative Offices. The list of such tests and Diagnostic Centres are placed in the Pension Seva Portal of SBI website.



3. SBI Health Care (SBI REMBS):

You can subscribe for the membership of SBI Health Care (SBI REMBS) for lifetime medical cover as per the limits and corresponding one time subscription fee as per the following table:



SBI Health Care (SBI REMBS)

Lifetime Plan

₹ 7.00 Lac

₹ 10.00 Lac

₹ 15.00 Lac

₹ 20.00 Lac

Subscription Fee

₹ 1,63,000

₹ 2,30,000

₹ 3,00,000

₹ 3,75,000

The limit covers you, your spouse, and disabled child/children, if any. Timeline for applying for the scheme is from 15 days prior to retirement and upto a maximum period of 90 days from the date of receiving first pension. Due to limited coverage of only 25 diseases under the scheme, your membership under REMBS will be migrated to the Insurance Scheme known as "SBI Health Care (Policy A)" after 1 month of grant of membership by the Trustees of the Scheme. The Insurance Policy enables you to avail Cashless Hospitalization facility for treatment of a wide range of diseases in a large Network of Hospitals across the Country. The fixation of Sum Insured under the SBI Health Care Policy is dependent on the residual REMBS balance as per the following matrix:

Residual Balance Under REMBS	Base Sum Insured	Super Top-up
₹ 3.00 lac	₹ 3.00 lac	Nil
Above ₹ 3.00 lac to below ₹ 10.00 lac	₹ 3.00 lac	₹ 6.00 lac
₹ 10.00 lac & above	₹ 5.00 lac	₹ 6.00 lac

The liability of the Insurance Company is restricted to (Base Sum Insured + Super Top-up) or residual REMBS limit whichever is less. There is also the facility of Annual Domiciliary Cover for 63 listed diseases within a per annum limit of 1% (maximum 10% during lifetime) of your lifetime plan amount, as shown below:

(Amt. in Rupees)

Lifetime limit under SBI Health Care (OTPP)	Domiciliary @ 1% of the Lifetime limit per annum	Life Time Domiciliary limit (10% of the Lifetime limit)
3,00,000	3,000	30,000
4,00,000	4,000	40,000
5,00,000	5,000	50,000
7,00,000	7,000	70,000
10,00,000	10,000	1,00,000
15,00,000	15,000	1,50,000
20,00,000	20,000	2,00,000

After enrolment under “SBI Health Care (Policy A)”, you will receive Medical ID Card from the Insurance Company. The Sum Insured under “SBI Health Care (Policy A)” is subject to the residual balance under SBI REMBS, which gets reduced on payment of every claim. The Policy is renewed every year on the reducing balance at the end of the year for all such members having residual balance of Rs.3.00 Lacs and above.

4. SBI Health Assist (Policy B):

“SBI Health Assist (Policy B)” is an annual Family floater Policy. Family for this purpose comprises Self, Spouse & the disabled child/children, if any, as declared to the Bank. The risk commencement date is 16th January of every year.

This is purely a hospitalization Policy without any OPD cover. However, there is an e-Pharmacy Scheme available to the members of the Scheme, details of which are furnished in this booklet separately.

The SBI Health Assist Scheme comes with one of the lowest annual premium in the industry and specifically tailor made for SBI retirees. Hence, it is imperative to avail "SBI Health Assist (Policy B)", which is an Annual Payment Plan, wherein you get Insurance cover every year on



payment of the premium. Under “SBI Health Assist (Policy B)”, you can opt for basic sum insurance of ₹ 3.00 lac or ₹ 5.00 lac. Once you choose the insurance limit of ₹ 3.00 lac or ₹ 5.00 lac, Bank will sponsor a Super Top-up cover of ₹ 6.00 lac, premium for which will be borne by the Bank.

The premium structure is as under:

Basic Sum insured	Basic Premium	GST (@18%)	Gross Premium (Rounded off)
₹ 3,00,000	₹ 17,343.00	₹ 3,121.74	₹ 20,465.00
₹ 5,00,000	₹ 38,552.00	₹ 6,939.36	₹ 45,491.00

Benefits of Availing SBI Health Assist Policy

- The premium payable for SBI Health Assist Policy is the lowest in the Industry considering the covers included
- Bank sponsors a Super Top-up cover of ₹ 6.00 lac, for which no premium needs to be paid by the retiree
- Rs.12,000/ year is available as subsidy under e-Pharmacy facility.
- Pre-existing diseases are covered from Day one
- Medical check-up or medical history is not required for enrollment
- There is no waiting period for new retirees.
- Apart from Allopathic treatment, hospitalization expenses for treatment taken under alternative system of medicines (Ayurvedic, Unani, Siddha and Homeopathy) are also covered if the treatment is taken in a Hospital / Nursing Home / Clinic registered with the Central / State Government
- If higher coverage is required, a retiree can opt for Additional Super Top-up
- Premium paid on SBI Health Assist Policy is eligible for exemption under Sec 80D of IT

Rules

In addition to the above benefits, the following options are also available by paying additional premium:



i. Critical Illness Cover: Coverage of ₹ 5.00 lac for 14 life threatening diseases by paying additional premium as below:

Critical illness Cover	Basic premium	GST (@18%)	Gross Premium (Rounded off)
₹ 5,00,000	₹ 14,441.00	₹ 2,599.38	₹ 17,040.00

The cover for Critical Illness Plan is optional in nature and can be opted only in conjunction with Base Plan and not separately on standalone basis. Members should have completed age below 65 years as on commencement date of the policy to opt for Critical Illness Plan. Once cover is opted for Critical illness, the member can continue to renew their Critical Illness Plan even beyond the age of 65 years. On contraction of any of the 14 listed ailments, the insured gets a lump sum payment of Rs. 5 Lac, subject to the other terms and conditions of the cover.

- I. Stroke resulting in permanent symptoms.
- II. Cancer of specified severity
- III. Kidney failure requiring regular dialysis.
- IV. Major organ / bone marrow transplant
- V. Multiple sclerosis with persisting symptoms
- VI. Open chest CABG (Coronary Artery Surgery)
- VII. First Heart attack
- VIII. Coma of specified severity
- IX. Heart valve replacement
- X. Permanent paralysis of limbs
- XI. Motor neuron disease with permanent symptoms
- XII. Aorta Graft surgery
- XIII. Total blindness
- XIV. Open heart replacement or repair of heart valves

Claims Settlement

All Hospitalization cases under Network Hospitals will be cashless under “SBI Health Care (Policy A)” & “SBI Health Assist (Policy B)” subject to Policy Terms & Conditions. Claims will be settled with the hospital directly by the concerned Third-Party Administrator (TPA).

For reimbursement of hospitalisation/pre-post hospitalisation /domiciliary claims under “SBI Health Care (Policy A)” and SBI Health Assist (Policy B) can be submitted to TPA through Pension Paying Branch/AO or directly at the TPA Help Desk for reimbursement. A list of representatives of Broker /TPA including their contact details is available in the Pension Seva Portal.

5. E-Pharmacy:

On availing membership of “SBI Health Assist Policy (Policy B)”, you will also be enrolled under the e-Pharmacy Scheme. Under the e-Pharmacy Scheme, you can order prescribed medicines through the App of the vendors empanelled by the Bank for the purpose. A valid prescription not older than 180 days for chronic cases and 60 days for acute cases, prescribed by a registered, medical practitioner can be used for availing the facility. The medicines are delivered at your doorstep free of cost (minimum amount of order Rs.250/-). You will get a discount of 20% on the MRP of prescribed medicines. Under the scheme, you will be required to pay only 1/3rd of the cost of medicines, net of discount, for each order upto an amount of ₹ 18,000. In other words, Bank provides a subsidy upto ₹ 12,000 per member for order of eligible medicines of ₹ 18,000 (net of discount). You can order medicines beyond the limit of ₹ 18,000 and continue to get the discount of 20%. Detailed User Guide for ordering medicines on the App of the Vendors is available under the Pension Seva Portal.



Under the e-pharmacy Scheme certain types of medicines have been excluded which is part of the Annexure I of e-Pharmacy Circular. Further, the delivery of temperature-controlled medicines is available at selected locations and our e-Pharmacy vendors are continuously striving to add more Pin Codes for delivery of temperature-controlled medicines. It is suggested that the retirees may re-order medicines well in advance so that their treatment continues uninterrupted.

Bank has also re-structured the selection of e-Pharmacy vendor. As per the revised structure of e-Pharmacy Scheme, application of SBI Health Assist (Policy B) for Policy Year 2024-25, will have an option to select preferred e-Pharmacy vendor from a list of empanelled vendors. The selected e-pharmacy vendor cannot be changed once the application has been submitted and premium payment has been done. The list of empanelled e-pharmacy vendor is as under:

Sl. No.	Name of e-Pharmacy Vendors	e-Pharmacy App
1	Lifetime Wellness Rx International Limited	UrLife
2	Phasorz Technologies Pvt Ltd.	MediBuddy
3	TATA 1MG Health Care	TATA 1MG

6. Assistance in case of Critical illness:

Bank provides assistance to retired employees in case of critical illness under Staff Welfare Scheme. The assistance is provided for medical expenses involving hospitalization for 6 specified diseases, viz., Cancer, Cardiac Surgery, Kidney/ Liver Transplant, Dialysis, Illness/ Accidents of serious nature involving major surgeries/ life support system and Covid-19, subject to the other conditions of the scheme. Applications for assistance under the scheme can be submitted to CM (HR) of the concerned AO of the pension paying branch.



7. Cashless Anywhere – Process and Guidelines:

In order to ease the burden of policyholders who get treated in a hospital not in the network of the Insurance Company, the General Insurance Council had launched the “Cashless Anywhere” initiative in consultation with all the General and Health Insurance Companies. In this connection, SBI General has also extended the cashless facility to the members of SBI Health Assist as well as SBI Health Care. The process to be followed for Cashless Anywhere is as under:



- i. Insured/ Hospital must share the Preauthorization Form to TPA team 48 hours before an elective procedure and within 48 hours for an Emergency Treatment.
- ii. Pre-authorization request must be sent to TPA email id, Intimation must also be provided at our TPA toll free.
- iii. Pre-authorization not received 48 hours before admission for elective procedures OR within 48 hours after admission for emergency procedures shall not be considered under the “cashless anywhere” process.
- iv. On receipt of the Preauthorization Form, TPA claims team will review the Pre-authorization Form and notify the Customer and the Hospital of the approval, denial or requirement of additional information for Cashless Facility.
- v. If the Hospital is non-network or not affiliated with SBIG, the TPA Team will request the concerned Hospital for a mutual agreement with SBIG and TPA to extend the cashless facility. Acceptance of the terms of the agreement by the hospital is mandatory for cashless facility being allowed.
- vi. Cashless Facility would be available only if the treatment is found admissible under the terms of the Policy.
- vii. SBIG reserves the right to reject the request for Cashless Facility. If Cashless facility is denied, the Customer may submit the papers on completion of treatment, and admissibility of the claim would be subject to the terms of the Policy.

8. Pension Seva Portal:

Details of all relevant information for Bank's retirees are available in the Pension Seva Portal under 'Information & Services' tab on Bank's website (<https://bank.sbi/web/personal-banking/pension-sev> a). The details of the following information contained in this Booklet is available in the portal:



- i. Renewal of "SBI Health Assist (Policy 'B') & "SBI Health Care (Policy 'A') w.e.f. 16.01.2024
- ii. Information brochure of e-Pharmacy vendors
- iii. User Guide for App of /Urlife/TATA 1mg/ Medibuddy for ordering medicines under e-Pharmacy Scheme
- iv. Audio Visual User Guides:
 - a. Audio Visual Guide of TATA 1mg
 - b. Audio Visual Guide of Medibuddy
 - c. Audio Visual Guide of Medical facilities
- v. List of eligible pathological/ diagnostic tests at Diagnostic Centres covered under Tie-up arrangement with the Bank
- vi. List of dispensaries
- vii. List of representatives of Broker /TPA including their contact details

In case any further details are required, or you need any clarifications, please reach out to us without any hesitation at the following email ID: medicclaim@sbi.co.in. The final escalation in respect of grievances related to e-Pharmacy scheme can be sent to e-pharmacy@sbi.co.in with complaint no. given by e-Pharmacy vendor, Order No., PF No. and Registered Mobile Number.





9. New HRMS Website

The Bank has envisaged to have a current generation and future ready HRMS to meet the diverse need of Human Capital Management and provide the HR services to the employees and pensioners in a seamless digital mode through web and mobile application. Bank has selected new cloud based HRMS solution to fulfil the requirements with new age technologies like AI/ML to enhance user experience with new UI.



Salient Features of new system:

- The new HRMS portal is hosted on Zing HR and new portal provides faster, easier and enhanced user experience for both Employees as well as Pensioners through Web and Mobile App (Android/ iOS).
- ZingHR is a cloud based HRMS Web and Mobile Application that consolidates all employees and pensioners related applications under a single platform to improve overall employee experience. It is deployed on a Software as a Service (SaaS) platform.
- In addition to the existing features, the platform will also include training module, communication module (for top down communication, mass communication and specific role based communication) and automation of various welfare measures for employees and pensioners.
- High availability with application uptime of 99.90%.
- Increased productivity through automation of various manual processes presently being done by circle HR functionaries.



Current Status:

Roll-Out Status (New HRMS Portal)	Services	Status
Facility Already Available	Pension Slip	Live
	Life Certification Submission	
	Update Communication Details	
	Upload Photo	
	View PAN/Aadhaar	
	Emergency Medical Help	
	Blood Group	
	SBI Health Care (View Policy details)	
	SBI Health Assist (View Policy details)	
	Elite Policy (View Policy details)	
	Pensioner Dependent Details	
	Pensioner ID Card	
	Pension Payment Advice	
	Consent -Organ Donation	
	Consent -Online Air Ticket Booking	
Upcoming Features in New HRMS portal (Presently available on old HRMS Portal)	SBI Health Care (Policy A) - Enrolment	Under Implementation
	SBI Health Assist (Policy B) - Enrolment	
	SBI Health Care (Policy A) - Bill Payment	
	Health Elite	
	Support for Critical Illness	
	IDF	
	Apply consent u/s 194 (P)	
	Guest House Booking	
	Holiday Home Booking	



10. GRIEVANCE REDRESSAL MECHANISM:

Our Bank had launched in 2018 a One-Stop Grievance redressal platform through Sanjeevani HR Helpline which caters to both grievances related serving Staff as well as SBI Retirees. The processes and resolution have been further improved by making the system more technology driven, and efficient. The Sanjeevani HR tab is available in HRMS portal and the retiree may lodge their grievance through HRMS portal or by sending an email to sanjeevani.pensioner@sbi.co.in. Further, the lodgement of grievances can also be done by pensioners through SMS (HELPHR to 567676) and voice call on 022-22858130.



11. Contact Details of ARIBL, TPAs and e-Pharmacy Vendors:

We also furnish herewith the contact details of all the Teams related to Mediclaim e-Pharmacy :



SBI General Insurance

Sr. No.	Particulars	Details
1	Organization Website	https://www.sbigeneral.in/
2	Customer Care email address	customer.care@sbigeneral.in
3	Customer Care Number	1800 102 1111
4	Organization Mobile Application Name	Not Available



Anand Rathi Insurance Broker Ltd.

Sr. No.	Particulars	Details
1	Organization Website	https://www.anandrathiinsurance.com/
2	Customer Care email address	sbignchelpdesk@rathi.com
3	Customer Care Number	1800-123-8733
4	Organization Mobile Application Name	Benefit Plus

MediAssist

Sr. No.	Particulars	Details
1	Organization Website	www.mediassist.in
2	Customer Care email address	Info@mediassist.in
3	Customer Care Number	01206937324
4	Organization Mobile Application Name	Maven

Paramount

Sr. No.	Particulars	Details
1	Organization Website	https://www.paramounttpa.com/
2	Customer Care email address	contact.phs@paramounttpa.com
3	Customer Care Number	1800-21-01942
4	Organization Mobile Application Name	mW!se

FHPL

Sr. No.	Particulars	Details
1	Organization Website	m.fhpl.net
2	Customer Care email address	claims@fhpl.net
3	Customer Care Number	18004253067
4	Organization Mobile Application Name	FHPL Sparrow

Vidal		
Sr. No.	Particulars	Details
1	Organization Website	www.vidalhealth.com
2	Customer Care email address	care@vidalhealth.com
3	Customer Care Number	1800-103-5916
4	Organization Mobile Application Name	Vidal Health App

Escalation Matrix for e-Pharmacy Scheme

Sr. No.	Particulars	Tata 1 MG	MediBuddy	URLIFE
1	Organization Website	https://www.1mg.com/	www.medibuddy.in	https://ur.life/
2	Customer Care email address	concierge-sbi@1mg.com	hello@medibuddy.in	corporate-helpdesk@apollo247.com
3	Customer Care Number	1800-212-4636	080-47113344	18003096155
4	Organization Mobile Application Name	Tata 1mg	MediBuddy-Online Dr, Lab, Meds	URLife

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*"Often when you think you're at the end of something,
you're at the beginning of something else."*

-Fred Rogers

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Miscellaneous Notes:

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QR Code:



Scan the QR Code for visiting Pension Seva Portal

