



The banker to every **indian**

Medimate⁺

2026-27 (v4.0)

The trusted wellness guide, always by your side



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 _____



Shri G.S. Rana

Dear Esteemed Colleagues,

It is my pleasure to present Medimate 2026–27(V4.0), a quick reference on medical facilities available for SBI retirees. This is a testament to our lasting bond with you, the pillars of SBI's strength. Even in retirement, your welfare remains our priority, supporting your new chapter amid rising healthcare needs.

Enhanced Healthcare Support

We have bolstered pensioner healthcare with multiyear cards, 90% premium subsidies, ₹50,000 higher knee surgery limits, 60-day pre-hospitalization coverage, 67 diseases under Domiciliary Treatment (Policy A), e-Pharmacy subsidies up to ₹20,000 (eligibility-based), and 75% pro-rata contributions, ensuring comprehensive, accessible protection via SBI Health Care, Health Assist, Super Top-up, and Critical Illness schemes.

Holistic Welfare Initiatives for SBI pensioners

Beyond medical coverage, the Bank remains committed to providing structured welfare support. The SBI Tribute Scheme offers immediate financial assistance and compassionate outreach to families of deceased pensioners. The revised Family Pension provisions effective 01.07.2025 ensure payment without deduction of commuted pension and reinforces financial security for eligible dependents. Structured engagement through Samadhan Pakhwada and the Sanjeevani HR Helpline strengthens grievance redressal and communication with retirees.

Seamless Digital Access

The new AI-enabled HRMS platform simplifies policy enrolment, pension slips, grievances, ID cards, and life certification via web/mobile.

Nurturing the Workforce

I must also mention that our Bank has taken up a new initiative, HR Uday – a digital HR transformation project and it will also extend support to nearly three lakh pensioners and family pensioners. It realigns HR policies, processes, and technology for seamless retirement processing, efficient pension administration, digital enablement, enhanced engagement, and structured post-retirement support, benchmarking best practices to ensure operational continuity and sustained retiree welfare. Simultaneously, we have rolled out various initiatives catering to serving staff such as Abhyudaya 2.0 (97% participation), SBI STAR Awards, women well-being programs, Abhivridhi leadership training (1,100+ officials), automated policies, and robust recruitment, ensuring SBI as Employer of Choice.

A Unified Vision – One SBI Family

Our people-centric approach treats the welfare of serving employees and pensioners as interconnected threads in a single tapestry. Investments in today's workforce, through digital HRMS upgrades, leadership grooming via Abhivridhi, and engagement initiatives like Abhyudaya 2.0 directly secure tomorrow's retiree experience. National accolades for excellence in employee engagement, retention, communication, and change management validate this holistic strategy. Your physical, emotional, and financial well-being drives our mission. We urge you to review Medimate 2026-27(v4.0) thoroughly, consult family on healthcare options, and make informed choices. As always, SBI stands with you, just as you once led our Bank's journey forward.

With Warm Regards

(G.S. Rana)

DMD (HR) & CDO



Shri Ponnambalam M

My Dear Colleagues,

Greetings from State Bank of India.

On behalf of the Bank, I extend my sincere appreciation for your invaluable contribution to the growth and success of the organisation over the years. Your dedication, integrity, and commitment have left a lasting legacy, and the Bank remains deeply grateful for your distinguished service.

Good health is the foundation of a meaningful and secure life. For every individual, physical and mental well-being determine quality of life, independence, and peace of mind. For a retired person, the importance of good health becomes even more significant. The rising cost of healthcare can pose a serious financial challenge if not adequately planned for. In this context, health insurance is not merely a precautionary measure but a critical safeguard that preserves financial stability and ensures access to quality treatment without eroding lifelong savings.

Recognising these realities, the Bank has consistently strengthened medical support systems for retirees. The SBI Retiree Mediciam Policy stands among the most comprehensive group mediclaim schemes available to retirees, offering exceptional value through structured subsidies, enhanced coverage, and thoughtfully designed add-on benefits. The policy framework, including the Health Care Policy and Health Assist Policy, has been periodically reviewed and upgraded to provide improved coverage and service experience. Coverage under knee surgery, pre-hospitalisation coverage and domiciliary

treatment have been enhanced. The e-Pharmacy facility has been restructured by enhancing both the e-pharmacy wallet subsidy as well as pro-rata contribution. Enhanced benefits for senior pensioners/ family pensioners above 80 years through upward revision in subsidy to 90% reflects the thoughtfulness rendered by the Top Management during the renewal process.

The Bank remains unwavering in its commitment to ensuring that retirees continue to receive reliable, comprehensive, and value-driven healthcare support. You are requested to share this booklet with your family members so that they are fully informed of the benefits available under the SBI Retiree Mediciam Policy. You are also urged to act as ambassadors of the SBI Retirees Group Mediciam Policies, promoting wider awareness and enrolment among both serving employees and fellow retirees, thereby strengthening health security and financial protection across our extended fraternity.

Your well-being continues to remain of paramount importance to the Bank. I wish you and your family continued good health, happiness, and prosperity.

With Warm Regards

(Ponnambalam M)

Chief General Manager (HR)



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 AO concerned 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	Subscription Fee
₹ 7.00 Lac	₹ 1,63,000
₹ 10.00 Lac	₹ 2,30,000
₹ 15.00 Lac	₹ 3,00,000
₹ 20.00 Lac	₹ 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 lac	₹ 3.00 lac	Nil
Above ₹ 3 lac to below ₹ 10 lac	₹ 3.00 lac	₹ 6.00 lac
₹ 10 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 67 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	Lifetime 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 tailormade 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	₹ 19,121.00	₹ 3,441.78	₹ 22,563.00
₹ 5,00,000	₹ 42,504.00	₹ 7,650.72	₹ 50,155.00

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
- Members of Policy B are eligible for subsidy of Rs.15,000.00/ Rs.18,000.00/ Rs.20,000.00 under e-Pharmacy facility, as per their eligibility
- Pre-existing diseases are covered from Day one
- Medical check-up or medical history is not required for enrolment
- 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 (Kindly check latest Income Tax guidelines)

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	₹ 15,921.00	₹ 2,865.78	₹ 18,787.00

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 be 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

The critical illness cover is available to the entire family (Retiree/ Family pensioner and other eligible dependents) on floater basis.

ii. Additional Super Top Up: If you are interested to obtain a higher Sum insured, beyond the Base Sum Insured & Super Top-up cover, you also have an option of Additional Super Top-up cover. The options available for different Base Sum Insured and their premium structure is as under:

(Amt. in ₹)

Basic Sum Insured	Additional Super Top-up Cover	Basic premium	GST (@18%)	Gross Premium (Rounded off)
₹ 3,00,000	11,00,000	5,805.00	1,044.90	6,850.00
	16,00,000	7,201.00	1,296.18	8,497.00
	21,00,000	9,451.00	1,701.18	11,152.00
₹ 5,00,000	14,00,000	11,017.00	1,983.06	13,000.00
	19,00,000	12,591.00	2,266.38	14,857.00
	29,00,000	19,218.00	3,459.24	22,677.00
	39,00,000	25,844.00	4,651.92	30,496.00

The maximum amount of coverage available with Base Plan of ₹3 Lac is ₹30 Lac and with Base Plan of ₹5 Lac is ₹50 Lac.

iii. Application process

You can subscribe for membership of both “SBI Health Care (SBI REMBS)” and “SBI Health Assist (Policy B)” through new HRMS portal (<https://hrms.sbi.bank.in/>). The step-by-step process is available on the following link:

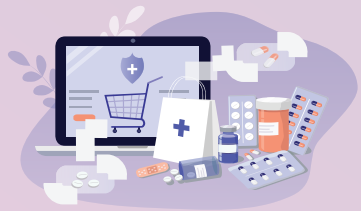
<https://bank.sbi> → Information & Services → Pension Seva → Medical Benefit Schemes for Staff Pensioners → Click on “Renewal of “SBI Health Assist (Policy B) ”& “SBI Health Care (Policy A)” w.e.f. 16.01.2026”

iv. 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 Third-Party Administrator (TPA) concerned. Reimbursement claims 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. The e-pharmacy scheme has been revamped from Policy Year 2026-27 onwards and following changes have been made:



a) Revamping of e-Pharmacy Scheme: Enhancement of Wallet Subsidy

Category	Existing Subsidy	Proposed Subsidy
Base Plan ₹3 Lakh	₹12,000/-	₹15,000/-
Base Plan ₹5 Lakh	₹12,000/-	₹18,000/-
Age 80 years and above irrespective of the Base Plan opted	₹12,000/-	₹20,000/-

b) Revision in Pro-rata Contribution under e-pharmacy scheme:

Existing Pro Rata (Bank: Member)	% Contribution (Bank: Member)	Proposed Pro Rata (Bank: Member)	% Contribution (Bank: Member)
2:1	66.67: 33.33	3:1	75:25

c) Following Items have been included for delivery under e-pharmacy scheme:

Items/SKUs	e-Pharmacy vendors: MediBuddy / TATA 1 MG / U R Life
Crepe Bandage	These items are non-medicinal SKUs and hence the discount available at the time of placement of order will be applied. The pro-rata wallet contribution as available on other medicines will be applicable for these four items.
BP Monitoring Tool*	
Lancet	
Adult Diaper	

* One BP Monitoring Tool/ Year

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.

The applicants of SBI Health Assist (Policy B) for Policy Year 2026-27, like previous years will have an option to select preferred e-Pharmacy vendor from a list of empanelled vendors at the time of application under SBI Health Assist Policy. 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	Phasorz Technologies Pvt Ltd.	MediBuddy
2	TATA 1MG Health Care	TATA 1MG
3	Lifetime Wellness Rx International Limited	URLife

6. Service Providers of the SBI Retirees Mediclaim Policies & their Role:

a) SBI General Insurance Co. Ltd.:

The insurance company is the foundation of the entire process, offering policies that meet client needs, and ensuring timely delivery of services. Its responsibilities include underwriting risks, issuing policy documents, handling claims, and ensuring compliance with regulations. Here's why their involvement is essential:

- Product Customization
- Risk Assessment and Underwriting
- Claims Settlement

b) Anand Rathi Insurance Brokers Ltd (ARIBL):

The insurance broker serves as a strategic partner between the Bank and the insurance company, ensuring that the Bank receives the best possible coverage at competitive rates. Brokers add significant value in the following ways:

- Expert Consultation and Market Knowledge
- Negotiation of Terms
- Continuous Monitoring and Adjustments
- Claims Advocacy

c) Third Party Administrators (TPAs):

The TPA bridges the gap between the insured members and the insurance company, particularly during claim processing and management. The TPA's role is essential for ensuring a smooth, transparent, and efficient process for both pre- and post-placement stages.

- Claims Management and Processing
- Healthcare and Network Management
- Customer Service
- Compliance and Reporting

7. 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 AO concerned of the pension paying branch.



8. 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 representatives of respective TPAs may be contacted for further information in this regard.



9. 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-seva>). The details of the following information contained in this Booklet is available in the portal:



- Renewal of "SBI Health Assist (Policy 'B')" & "SBI Health Care (Policy 'A')" w.e.f. 16.01.2026
- Information brochure of e-Pharmacy vendors, arranged respective vendor wise
- User Guide for App of URLife /TATA 1mg / Medibuddy for ordering medicines under e-Pharmacy Scheme
- List of eligible pathological/ diagnostic tests at Diagnostic Centres covered under Tie-up arrangement with the Bank
- List of dispensaries
- 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 Manager (HR) of RBO/ CM(HR) of Administrative Office concerned. The final escalation in respect of grievances related to e-Pharmacy scheme can be sent to epharmacy@sbi.co.in with complaint no. given by e-Pharmacy vendor, Order No., PF No. and Registered Mobile Number.

10. 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 of services available and upcoming services on HRMS portal
(<https://hrms.bank.sbi/>):**

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 (Enrolment)	
	SBI Health Assist (Enrolment)	
	SBI Elite Policy (Enrolment)	
	Pensioner Dependent Details	
	Pensioner ID Card	
	Pension Payment Advice	
	Consent -Organ Donation	
	IDF	
	Tax Simulator	
	Guest House Booking	
	Holiday Home Booking	
	Sanjeevani	
	Consent -Online Air Ticket Booking	
Apply consent u/s 194 P		
Support for Critical Illness		
Upcoming Features in New HRMS portal	SBI Health Care (Policy A) - Bill Payment	Under Implementation
	Integration of HRMS & SBI	
	General website	

11. 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 to 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.



Samadhan Pakhwada is another initiative of the Bank being conducted on quarterly basis to interact with the SBI Pensioners for their feedback/concerns and to share the initiatives taken by the Bank towards pensioners wellbeing.

12. TPA Chatbot / QR Code:

Following services are available after the scan of QR code / Chatbot.

- i) Download E-card
- ii) Claims Status
- iii) List of Cashless Network Hospital
- iv) Cashless Claim Form
- v) Reimbursement Claim form
- vi) Locations of TPA Offices

The Members can also scan QR code of respective TPAs to access WhatsApp Chatbot using their registered mobile no. for SBI Retirees Group Mediclaim Policy:

FHPL TPA	Medi Assist TPA	Vidal TPA
		

13. INTRODUCTION OF MULTI YEAR CARD

In line with prevailing industry practices and ongoing digital enablement initiatives, it has been decided to introduce a Physical Multi-Year Mediclaim Card for members covered under SBI Health Assist Policy (Policy 'B'). The validity of the card shall be subject to the member's continuous enrolment at each policy renewal.

13.a. Key features of the proposed Multi Year Mediclaim Card are as under:

- i) A single, permanent physical card to be issued once, eliminating the requirement for annual re-issuance.
- ii) Card validity to remain subject to the member's enrolment at every policy renewal.
- iii) A uniform card format across policy years to facilitate easy identification and faster cashless processing at network hospitals.
- iv) Availability of updated soft copies of the health card and policy details through digital channels such as WhatsApp chatbot, welcome email, and renewal communications.

13.b. Benefits for the members from Multi Year Mediclaim Card issuance:

- i) Elimination of the need to track or download new cards every year
- ii) Immediate availability of a valid card during medical emergencies
- iii) Elimination of confusion regarding the applicable policy year card
- iv) Enhanced overall experience, especially for senior citizens and pensioners

14. Contact Details of SBIG 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	Caresbiretires@sbgeneral.in
3	Customer Care Number	1800 102 1111
4	Organization Mobile Application Name	Not Available

Anand Rathi Insurance Brokers Ltd.

Sr. No.	Particulars	Details
1	Organization Website	https://www.anandrathiinsurance.com/
2	Customer Care email address	sbigmchelpdesk@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	sbi.support@mediassist.in
3	Customer Care Number	0120 6937324
4	Organization Mobile Application Name	Maven

FHPL

Sr. No.	Particulars	Details
1	Organization Website	m.fhpl.net
2	Customer Care email address	claims@fhpl.net
3	Customer Care Number	1800 425 3067
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 is as under:

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	conciierge-sbi@1mg.com	hello@medibuddy.in	helpdesk.sbi@apollo247.org
3	Customer Care Number	1800 212 4636	9999991555 Press 3 for Pharmacy Related Queries	18605000101
4	Organization Mobile Application Name	Tata 1mg	MediBuddy-Online Dr, Lab, Meds	URLife



*“Often when you think you’re at the end of something,
you’re at the beginning of something else.”*

-Fred Rogers



Scan for accessing SBI Pension Seva Portal



Policy & Pensioners' Management Department,
State Bank Bhavan, Corporate Centre,
Madame Cama Road, Mumbai, Maharashtra - 400021, India
Email ID : mediclaim@sbi.co.in

sbi.bank.in

