

## *e-Circular*

P&HRD.  
Sl. No. : 81/2017 - 18  
Circular No. : CDO/P&HRD-PPFG/6/2017 - 18  
Tuesday, April 18, 2017.  
28 Chaitra 1938 (S).

All branches and offices of  
State Bank of India

Madam/ Dear Sir

### **FAMILY FLOATER GROUP MEDICLAIM POLICY (POLICY 'B')** **INTRODUCTION OF NEW PLANS FOR Rs. 1.00 LAC AND Rs. 2.00 LAC**

Please refer to Corporate Centre e-Circular No. CDO/P&HRD-PPFG/82/2016-17 dated 06.01.2017 advising renewal of the Family Floater Group Mediclaim Policy (Policy-B) w.e.f. 16.01.2017 with certain modifications in the scheme, for a further period of one year.

2. In order to provide easier option to those pensioners including family pensioners who receive low amount of pension, introduction of two new plans with lower rates of premium in the present policy has been accepted by the Insurance Co. :

<b>Plan</b>	<b>Sum Insured (Rs.)</b>	<b>Basic Premium (Rs.)</b>	<b>Service Tax + Cess @15% (Rs.)</b>	<b>Total Premium</b>
I	100000	5500/-	825/-	6325/-
J	200000	8000/-	1200/-	9200/-

The above plans will run simultaneously with other plans and will be available to all eligible retirees including new retirees. Salient features of the new plans are mentioned below:

- i. Non-coverage of domiciliary treatment for any disease;
- ii. Hospitalization expenses restricted to **GIPSA PPN** rates (*standardized pre-negotiated rates across network hospitals*);
- iii. Room rent / ICU rent restricted to 1% and 2% of sum insured respectively;
- iv. Dental treatment – RCT not covered.

- v. Cost of cataract surgery limited to Rs. 25000/- only;
- vi. Psychiatric & Psychosomatic Disorders not covered;
- vii. Robotic surgery not covered;
- viii. Ambulance charges restricted to Rs. 1000/- per trip;
- ix. Transportation of mortal remains not covered

We also place a comparative chart between the scheme circulated on 06.01.2017 and the present scheme in Annexure-I. The window for enrolment for existing retirees would be open upto 30<sup>th</sup> June, 2017.

### **3. Subsidy :**

As the premium amount for the above two plans is very low, no subsidy will be allowed to members enrolled under these two plans.

4. All other terms and conditions will remain same as per e-Circular no. CDO/P&HRD-PPFG/82/2016-17 dated 06.01.2017.

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

Yours faithfully,

(Prashant Kumar)

**Deputy Managing Director &  
Corporate Development Officer**

**Major Changes in Policy Terms for Proposed Plans (for Rs. 1 Lac & 2 Lac) vis-à-vis renewed policy (16.01.2017 – 15.01.2018)**

Sl.	Clause	Policy-B (Rs. 3 Lac to Rs. 25 Lac)	Proposed Plans (Rs. 1 Lac & Rs. 2 Lac)
1	Sum Insured	Rs. 3.00 lacs; Rs. 4.00 lacs; Rs. 5.00 lacs; Rs. 7.50 lacs; Rs. 10.00 lacs; Rs. 15.00 lacs; Rs. 25.00 lacs	Rs. 1.00 lac Rs. 2.00 lacs
2	Domiciliary treatment	Covered to the extent of 10% of Sum Insured (15% of SI for Cancer treatment)	Not Covered
3	Room Rent/ICU Rent	<b>Room Rent</b> – Rs. 5000/- to Rs. 11000/- per day. <b>ICU Rent</b> – Rs. 7500/- to Rs.11000/- per day	<b>Room Rent</b> – 1% of Sum Insured or the actual amount whichever is less. <b>ICU Rent</b> – 2% of the Sum Insured or the actual amount whichever is less.  (Proportionate deduction on all charges if opted for higher room rent).

4	Hospitalization Charges	Covered	Restricted to <b>GIPSA PPN*</b> rates
5	Dental Treatment and/or surgery of any Kind	Not covered unless necessitated by accident & requiring hospitalization. As a special dispensation RCT is covered up to the limit of Rs. 7500 per family.	Not covered unless necessitated by accident & requiring hospitalization. No special dispensation for RCT.
6	Psychiatric & Psychosomatic Disorder	Covered	Not Covered
7	Treatment of Age Related Macular Degeneration (ARMD), Rotational Field Quantum Magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP)	Covered	Not Covered
8	Any Kind of Service Charges, Surcharges, Admission Fees / Registration Charges, Luxury Tax and similar charges levied by the Hospital	Covered	Not Covered
9	Cost of Cataract Surgery	Limited to the cost of mono focal lens/Toric lens	Restricted up to Rs. 25000 only
10	Robotic Surgery	Limited to the cost of conventional surgery	Not Covered

11	Ambulance Charges	Limited to Rs. 2500 per trip	Limited to Rs. 1000 per trip.
12	Transportation of Mortal Remains	Covered up to Rs. 10000	Not Covered

*\*GIPSA PPN (General Insurance Public Sector Association – Preferred Provider Network) rates generally refer to standardization of rates for various common medical procedures. The Public Sector Insurers viz. United India Insurance Co. Ltd., National Insurance Co. Ltd., New India Assurance Co. Ltd. and Oriental Insurance Co. Ltd. have negotiated special package rates from many hospitals across India for a good number of procedures commonly undergone. PPN is a network of hospitals who agree to negotiated rates on specified procedures.*