



## ***e-Circular***

P&HRD

Sl. No. : 221/2017 - 18

Circular No. : CDO/P^HRD-PPFG/17/2017 - 18

Date : Tuesday 30th May 2017.

All branches and offices of  
State Bank of India

Madam/ Dear Sir

**FAMILY FLOATER GROUP MEDICLAIM POLICY (POLICY – ‘A’)**  
**FOR MEDICAL BENEFITS TO MEMBERS OF SBI-REMBS**  
**RENEWAL OF POLICY WITH EFFECT FROM 01.06.2017**

Please refer to our e-circular No. CDO/P&HRD-PPFG/78/2016-17 dated 28<sup>th</sup> December, 2015 through which introduction of Group Mediclaim Policy for SBI retirees (Policy - A) was advised. Policy-‘A’ was launched on 01.06.2016 and is due for renewal on 01.06.2017.

2. With a view to managing the claims and rationalizing the claim ratio in future, following modifications have been made in the policy without significantly affecting the benefits under the scheme.

- (i) **Reduction in Domiciliary reimbursement from 25% to 15%** - It has been decided to keep the domiciliary reimbursement at 15% of sum insured across all plans.
- (ii) **Reduction in Room Rent for hospitalization across all plans based on categorization of centres** - in respect of hospitalization expenses, it is observed that the cost of medical treatment is higher at metros and bigger cities and comparatively lower at smaller centres. To obviate the possibility of hospital overcharging, centres have been classified into three segments, i.e. Tier-I city, Tier –II city and Other Centres (Tier – III) and the ceiling for maximum room rents have been fixed at 80%, 70% and 60% of existing ceiling respectively. The details are given in Annexure – I.
- (iii) **Rationalization of hospital expenses for common ailments / procedures** - the maximum ceiling for treatment of some of the common ailments / procedures, which account for major portion of the total claims, have been fixed on the basis of available rates in the hospitals at different centres.

A summary of the modifications and categorization of centres is placed at Annexure – I. All other terms of policy and instructions relating to the scheme will remain the same.

### **3. Other Instructions**

- i. The policy will continue to be available to the existing members enrolled in the policy who were earlier members of SBI-REMBS, their spouses and disabled child / children if any, except those who have exhausted their

entitled limit or their residual medical benefit limit have fallen below Rs. 1.00 Lac during the policy period 01.06.2016 to 31.05.2017.

- ii. The annual insurance premium will be paid by the SBIREMBS Trust in advance to the insurance company to cover all the eligible members. However, after such payment, if it is found that some members have expired or they have already exhausted their REMBS limit or their residual medical benefit limit has fallen below Rs. 1.00 lac, names of such members will be deleted and full premium amount will be refunded by the Insurance Company in such cases.
- iii. As per the schemes, members of SBIREMBS who have exhausted their entitled limit as prescribed in the plan will have option to join the separate Group Medclaim Policy for retirees of SBI. Willing SBIREMBS members may also concurrently join Policy 'B' meant for new retirees / non-members even if they have unutilized limit in the respective plan of SBIREMBS.
- iv. Members whose residual medical benefit limit have fallen below Rs. 1.00 Lac during the policy period 01.06.2016 to 31.05.2017 will continue to avail benefits upto their residual balances as per the provisions in the REMB Scheme from the concerned Zonal Offices where these are previously maintained till the balance is fully utilized.

4. Please bring the contents of the circular to the knowledge of all concerned. Please also issue necessary instructions to all branches and offices under your administrative control to prominently display notice in this regard on the branch / office notice board along with the modifications in the Scheme for information of the pensioners. Additionally, arrange to disseminate the contents of the Circular through the office bearers of Circle Pensioners' Association so that all the existing members and eligible retirees are made aware of the modifications.

Yours faithfully,

(Prashant Kumar)  
**Deputy Managing Director &  
Corporate Development Officer**

**PROPOSED MODIFICATIONS IN POLICY 'A'****1. DOMICILIARY**

Plan	Basic Sum Insured (Rs. in Lacs)	Existing		Proposed	
		%	Amount (Rs.)	%	Amount (Rs.)
A & A1	1.00	25	25000	15	15000
B & B1	1.00	25	25000	15	15000
C & C1	2.00	25	50000	15	30000
D & D1	2.00	25	50000	15	30000
E	3.00	25	75000	15	45000
F	3.00	25	75000	15	45000
G	4.00	25	100000	15	60000

**2. ROOM RENT**

ROOM RENT				
Plan	Existing Room Rent (Rs.)	Proposed Revised Room Rent (% of Existing Room Rent) (Rs.)		
		Tier 1 (80%)	Tier 2 (70%)	Tier 3(60%)
A & A1	5,000	4,000	3,500	3,000
B & B1	5,000	4,000	3,500	3,000
C & C1	5,000	4,000	3,500	3,000
D & D1	5,000	4,000	3,500	3,000
E	6,000	4,800	4,200	3,600
F	7,000	5,600	4,900	4,200
G	9,000	7,200	6,300	5,400

**3. DISEASE WISE CAP**

DISEASE WISE CAP			
Type of Disease	Limits (Amount in Rs.)		
	Tier 1	Tier 2	Tier 3
Angioplasty	150,000	125,000	100,000
CA BG	250,000	200,000	150,000
Cataract	30,000	25,000	20,000
Cholecystectomy	50,000	45,000	40,000
Hernia	50,000	45,000	40,000
Knee Replacement - Unilateral	175,000	150,000	100,000
Knee replacement -Bilateral	250,000	225,000	175,000
Prostrate	70,000	50,000	40,000

### Categorization of centres

Tier – 1	Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune
Tier – 2	Agra, Ajmer, Aligarh, Allahabad, Amravati, Amritsar, Asansol, Aurangabad, Bareilly, Belgaum, Bhavnagar, Bhiwandi, Bhopal, Bhubaneshwar, Bikaner, Bokaro Steel City, Chandigarh, Coimbatore, Cuttack, Dehradun, Dhanbad, Durg – Bhilai Nagar, Durgapur, Erode, Faridabad, Firozabad, Ghaziabad, Gorakhpur, Gulbarga, Guntur, Gurgaon, Guwahati, Gwalior, Hubli – Dharwad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jhansi, Jodhpur, Kannur, Kanpur, Kakinada, Kochi, Kottayam, Kolhapur, Kollam, Kota, Kozhikode, Kurnool, Lucknow, Ludhaina, Madurai, Malappuram, Malegaon, mangalore, Meerut, Moradabad, Mysore, Nagpur, Nashik, Nellore, Noida, Patna, Pondicherry, Raipur, Rajkot, Rajahmundry, Ranchi, Rourkela, Salem, Sangli, Siliguri, Solapur, Srinagar, Surat, Thiruvananthapuram, Palakkad, Thrissur, Tiruchirappalli, Tiruppur, Ujjain, Vadodara, Varanasi, Vasai – Virar City, Vijaywada, Visakhapatnam, Warangal
Tier – 3	All other cities.