



eCircular

Department: P&HRD

Sl.No.: 572/2018 - 19

Circular No.: CDO/P^HRD-PPFG/34/2018 - 19

Date: Mon 6 Aug 2018

All branches and offices of
State Bank of India

Madam/ Dear Sir,

SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS)

RE-INTRODUCTION OF THE SCHEME

Please refer to our e-circular No. [CDO/P&HRD-PPFG/78/2015-16 dated December 28, 2015](#) advising *inter alia* the adoption of Group Medclaim Policies and discontinuation of membership to REMBS for employees retiring after 31.12.2015.

2. It has now been decided by the Bank to re-introduce the 'Retired Employees Medical Benefit Scheme' and offer membership **under new plans** to the eligible retirees from the date of discontinuation of the earlier scheme i.e. those who retired on or after 01.01.2016. The revised medical benefit limits under the new plans and proposed subscription fee would be as under:

Plan	Target Group	Lifetime Medical Limit	Lifetime Domiciliary Limit	Annual Domiciliary Limit*	Subscription Fee
Plan – I	All upto MMGS-III	7,00,000	70,000	7,000	87,500
Plan – J	SMGS-IV & V	10,00,000	1,00,000	10,000	1,25,000
Plan – K	DGM / GM	15,00,000	1,50,000	15,000	1,87,500
Plan – L	CGM	20,00,000	2,00,000	20,000	2,50,000

*The annual domiciliary treatment reimbursement limit would be restricted to yearly ceiling of 1/10th of the lifetime limit i.e. maximum 1% of the medical limit per annum.

3. **Beneficiaries under the scheme:** The eligibility for membership under the scheme would continue to be guided by the extant instructions under the REMBS rules. For extant instructions on categories of employees / retirees who would be eligible to join the scheme as per the existing REMBS rules and also the categories of employees who would not be entitled to join, kindly refer to e-circular no. [CDO/P&HRD-PM/46/2006 – 07 dated 16.11.2006](#).

4. Other Terms & Conditions – The other terms & conditions for membership to the scheme would be as under:

the relevant circulars for details). However, the aggregate of reimbursement of medical expenses for life would be limited to the ceiling prescribed under the plan opted by the member/beneficiary as in Para-2 above.

Existing members of REMBS are covered under Policy 'A' and will continue to derive medical benefits from the policy till its validity i.e. 31.05.2019 and as per the extant instructions.

In respect of new members, till their migration to Policy 'A' or any other mediclaim policy, their medical expenses would be met from the REMBS Trust Fund as per the existing REMBS rules. However, the Bank or Board of Trustees of REMBS Trust will not be responsible for any tax liability devolving on a member arising out of reimbursement of medical expenses under the scheme. For detailed guidelines on claim settlement and claim forms to be used, kindly refer to e-circular no. [CDO/P&HRD-PM/46/2006 – 07 dated 16.11.2006](#).

7.Availability of Group Mediclaim Policy: Policy 'B' would also continue to be available for membership. New retirees, i.e. employees retiring hereafter, would have the option of either joining REMBS, or joining Policy 'B' or both, subject to payment of subscription fee / premium within the stipulated timeline i.e. within 60 days of retirement for Policy 'B' and within three months from the date of receipt of first pension for REMBS. However, Membership of Policy 'B' would be purely voluntary and on payment of premium from own sources. No subsidy would be paid by the Bank under Policy 'B' from next policy term i.e. after 15.01.2019.

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

Yours faithfully,

(Prashant Kumar)

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

Previous Circular References:

E-circular no. - [CDO/P&HRD-PM/46/2006 – 07 dated 16.11.2006](#)

E-circular no. - [CDO/P&HRD-PM/60/2007 – 08 dated 17.01.2008](#)

E-circular no. - [CDO/P&HRD-PM/45/2009 - 10 dated 14.10.2009](#)

E-circular no. - [CDO/P&HRD-PM/28/2010 – 11 dated 18.08.2010](#)

E-circular no. - [CDO/P&HRD-PM/83/2010 – 11 dated 08.03.2011](#)