

SBI PENSIONERS' ASSOCIATION (BHOPAL CIRCLE)

WELCOMES YOU



- Vijay Rangnekar



**A PRESENTATION
ON**

**RENEWAL OF
GROUP HEALTH INSURANCE POLICY “A” and “B”
FOR SBI RETIREES**

Circular No.CDO/P&HRD-PPFG/60/2020-21

Dated – 15.12.20

Circular No.CDO/P&HRD-PPFG/65/2019-20

Dated – 27.12.19 - Vijay Rangnekar

IMPORTANT

- **Term of Policy 'B' (APP) will be effective from 16.01.2021.**
- **SBI GENERAL INSURANCE CO. LTD.** will serve both the policies i.e. APP and OTPP for the next 2 years with a provision for annual renewal. No upward revision in premium next year also.
- **Basic Plans for Sum Insured only for Rs. 3 lac & 5 lacs available.**
- **Option for Left Out Retirees with clause of waiting period of 30 days.**

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Eligibility for Membership:

- Existing members of policy 'B'.
- New retirees, retiring after 16.01.2021 may join APP (Policy "B") within 90 days from date of retirement. Pro rata premium would be applicable to them.
- Spouses of deceased employees may also join APP within 120 days from date of death by paying premium from their own sources. Pro rata premium would be applicable to them.
- **All left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees will be eligible** by paying premium. For these members, there will be a waiting period of 30 days from the date of their joining APP (Policy-B).

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HIGHLIGHTS

- Subsidisation of premium- 50% subsidy on base premium of Rs. 3 lacs under AAP (Policy B) to all family pensioners and pensioners of 70 years of age and above as on 16.01.21 (Maximum Rs. 8271)
- Premium Arrangement – The premium will not undergo any upward revision next year also.
- Both the policies be renewed by SBI Gen from 16.01.21 and will run concurrently.

HIGHLIGHTS

- Members, willing to Renew/Join policy 'B', must pay their premium up to 15/01/2021. **No extension of time for renewal of policy will be granted.**
- Coverage for dental treatment for Root Canal Treatment up to maximum of Rs. 7500 only.
- No provision of domiciliary cover.
- Provision of e-pharmacy facility up to Rs. 18000 with own contribution of Rs. 6000.

Premium for sum insured

Now, there will be only two Basic Sum Insured limits of Rs. 3.00 lakhs & Rs. 5.00 lacs under the APP. There will be no bar for retirees in opting for any Sum Insured :

Basic Sum Insured	Basic Premium	GST (@18%)	Gross Premium
3.00	16,542	2,978	19,520
5.00	36,771	6,619	43,390

(Income tax benefit u/s 80 D available on basic premium only)

Subsidization of Premium

- 50% subsidy on base premium of Rs. 3 lacs under Policy B to:
- All family pensioners.
- Pensioners of 70 years of age and above as on date of renewal 16.01.21.
- Retirees 70 years of age and above and family pensioners, who are not in existing Policy on enrolment.
- Reimbursement of subsidy directly in pensioner's account by Corporate Centre.

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What is Super Top up in SBI Mediclaim Policy

If sanctioned claim crosses Sum Insured, balance amount is payable from Super Top up.

After the Balance of Sum Insured is exhausted, further claims will be paid from Super Top up.

Super top up benefit of Rs. 6 lacs.

Available in both plan of Rs. 3 lacs and Rs. 5 lacs.

The premium for super top up will be borne by the Bank.

It cannot be availed separately – it is available only with Base Plan.

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Critical Illness Cover under Policy “B”

1. Stroke resulting in permanent symptoms.
2. Cancer of specified severity.
3. Kidney failure requiring regular dialysis.
4. Major organ / bone marrow transplant.
5. Multiple sclerosis with persisting symptoms
6. Open chest CA-BG.

Critical Illness Cover under Policy “B”

- 7. First Heart attack.**
- 8. Coma of specified severity.**
- 9. Heart Valve replacement.**
- 10. Permanent paralysis of limbs.**
- 11. Motor neuron disease with permanent symptoms.**
- 12. Aorta Graft surgery.**
- 14. Total blindness.**
- 15. Open heart replacement or repair of heart valves.**

CRITICAL ILLNESS COVER

- Gross premium of Rs. 16253 for Critical Illness Cover of Rs. 5 lacs.
- Can be taken only with Basic and Super Top up cover. Pre existing ailments not covered.
- Available only to primary member, not spouse.
- Entry available up to age of 65 years.
- Renewal can be done beyond age of 65 years on continuous basis.
- Waiting period of 90 days and surviving period of 30 days.
- Payment only once for any one of covered illness.

PROCEDURE FOR RENEWAL & MEMBERSHIP

- Fill up simplified consent form and submit to Pension Paying Branch with pension slip for previous month & cheque or debit authority for premium amount.
- Members of policy 'A' willing to join policy 'B' will fill revised application and submit to Pension Paying Branch.
- For Members who retire after 15.01.2021, premium payable on pro-rata basis.

PROCEDURE FOR RENEWAL & MEMBERSHIP

- Old retirees of SBI and retirees of e-ABs willing to enroll for first time submit Application form to Pension Paying Branch.
- Old merger retirees of e-Abs should mention their HRMS ID instead of PF ID.
- Old pre merger retirees of e-Abs should mention name of e-AB (SBM, SBIN) against their PF ID (example– 1234 SBM)

Module wise Account No. for credit of premium

MODULE NAME	ACCOUNT NO.
Bhopal	35425443689
Indore	35427679555
Jabalpur	35429959596
Bilaspur	35427800209
Gwalior	35429062360
Raipur	35430783707

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Ailment - wise Cap

(Rs. In lac)

Type of Disease	For 3 lacs	For 5 lacs
Angioplasty	2.00	2.25
CABG	3.00	3.25
Cataract	0.45	0.50
Cholecystectomy	1.00	1.25
Hernia	1.00	1.25
Knee Replacement - Unilateral	2.00	2.25
Knee Replacement - Bilateral	3.25	3.50
Prostrate (Other than Prostrate cancer)	1.00	1.25

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Proposed Room Rent

Sum insured Rs. In lacs	Room Rent	ICU Rent
3.00	5000	9500
5.00	7500	12000

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Domiciliary Facility in APP (Policy “B”)

- No provision of domiciliary cover.
- Instead e-Pharmacy facility to all members up to limit of Rs. 18000 to be provided out of insurance policy.
- Initial payment to be made by the member up to Rs. 6000.
- Bank’s contribution after initial payment by the member Rs. 12000.
- Arrangement with reputed e-Pharmacy company “Apollo Pharmacy”.
- Assured Discount of 18% on medicines purchased, even beyond Rs. 18000.

e-Pharmacy – Procedure to place order for medicines online

1. Login into UR World, register your mobile number and click on verify.
2. You will get OTP (one time password) on your registered mobile.
3. Enter OTP. Page will navigate to the verification successful page.
4. Verify your details like name, dependent's name and registered address. Provision to edit the address is available (Only once) on clicking the edit button.
5. Set 4-digit PIN to enter into the application and reenter to confirm your PIN.
6. Once PIN is confirmed, application navigates to the Welcome page.

e-Pharmacy – Procedure to place order for medicines online.

7. Add and save prescription (Both front & back side) on Welcome page.
8. Source of image of your prescription can be Camera or Gallery of your mobile phone. App will display the success image once the prescription is saved.
9. You can view saved prescription, on swiping left you are able to select the preferred prescription from the list and place order.
10. Below “My Orders” in the left screen is “Buy Now”. By clicking “Buy Now”. You will have provision to capture from the camera or upload from gallery.
11. On clicking “Buy now”, page of terms and conditions will display. Click on “Proceed” to accept terms and conditions.
12. You have option of cancelling your order before preparing the order by providing specific reasons.

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Modified Policy “A” (OTPP) from 01.06.2021

- Insurance cover will be provided by SBI Gen.
- Insurance will be taken for members whose residual balance is Rs. 3 lacs and above.
- Medical claims of members having balance below Rs. 3 lacs will be paid by SBI REMBS trust and they will be out of insurance scheme.
- Any amount of claim beyond allocated limit in policy will be paid by trust

BANK'S NEW INITIATIVE FOR HEALTH CARE UNDER STAFF WELFARE SCHEME

- Special initiative introduced this year over and above insurance under policy A & B.
- All employees on superannuation or have taken VRS attaining 58 years of age. Also for Spouse & disabled children of eligible pensioners.
- Available for Family pensioners also.
- Coverage for critical illness - Cancer, Cardiac Surgery/serious Heart ailments, Kidney/Liver transplant, Dialysis and major surgeries arising out of accidents.

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WHY ADEQUATE HEALTH COVER ?

- Healthcare costs are rising, even normal illness run in thousands.
- Create a shield of protection. Only a healthy body can live a long & happy life.
- Increasing age cause fragile health and ailing conditions.
- If pre existing disease, assess your sum assured requirement.
- Go for lifelong renewability plan and not limited up to certain age.

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THANK YOU



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