



## eCircular

Department: P&HRD

Sl.No.: 677/2021 - 22

Circular No.: CDO/P^HRD-PPFG/56/2021 - 22

Date: Fri 8 Oct 2021

All branches and offices of  
State Bank of India

Madam/ Dear Sir,

### **SBI HEALTH CARE (RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME)**

#### **REIMBURSEMENT UPTO RS. 25,000/- FROM SBI-REMBS IN RESPECT OF HOME ISOLATION EXPENSES FOR TREATMENT OF COVID-19 BY MEMBERS OF POLICY 'A' WHOSE RESIDUAL BALANCES ARE ABOVE Rs. 3.00 LAKHS**

Please refer to our e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 and CDO/P&HRD-PPFG/34/2020-21 dated 10th September, 2020 on the captioned matter.

2. In this connection, it has been decided by the Competent Authority that the members of Policy 'A' (with residual balance more than Rs. 3.00 lakhs) be allowed similar domiciliary facility as is allowed by the REMB Trust for the members of SBI-REMBS (having residual balances below Rs. 3.00 lakhs) upto Rs. 25,000/- per instance for Home Quarantine Treatment under COVID-19 by debit to member's REMBS Account subject to availability of residual balance in the account.

### **3. Coverage**

The facility of Home Quarantine treatment of COVID-19 up to Rs. 25,000/- will be covered for the following line of treatment supported by prescription of a registered medical practitioner :

- (i) Diagnostic tests undergone at home or at lab through a Govt. approved diagnostics centre.
- (ii) Medicines supported by prescription of a registered medical practitioner or a hospital of good repute.
- (iii) Consultation charges of the Medical Practitioner.
- (iv) Reimbursement of cost of Home Quarantine Treatment for a maximum period of 14 days will be allowed under this dispensation.

#### **4. Documents Required for Submission of Claims**

Mandatory documents, as given in *Annexure-I* will be required for claiming Home Quarantine bills by the members. Bank's Doctor at A.O.s / LHOs will ensure that all these documents have been submitted by members of Policy 'A' in original before approving cost of home treatment of Covid-19.

#### **5. Accounting**

Claim documents are required to be submitted to Pension Paying Branches and the same will be processed at concerned Administrative Offices. Before making payment of such claims after scrutiny by Bank's Medical Officer, CM (HR) of the A.O. will obtain certificate from concerned insurance TPA that the approved amount has been reduced from the residual balance in the books of Insurance Co. to avoid any inflated residual limit or double payment. Under no circumstances, payment will be made without TPA certificate through email or any other mode of communication.

#### **6. Date of effect**

Reimbursement of expenses incurred by members of Policy 'A' may be considered from the date of onset of the COVID-19 pandemic i.e. from the date of first nationwide lockdown which was made effective from 24<sup>th</sup> March, 2020. Needless to mention that the above-mentioned procedure will also be valid for SBI-REMBS members whose residual balances are below Rs. 3.00 lakhs.

#### **7. e-ABs REMBS**

The erstwhile Associate Banks were also having separate REMB Schemes similar to SBI-REMBS for their retirees. Presently, concerned Circles are maintaining these REMBS accounts of retirees who retired from e-ABs prior to merger. Accordingly, it has been decided to extend the facility of Home Quarantine Treatment to members of e-AB REMBS also within their residual limits in e-AB REMB account.

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

Yours faithfully,

(Om Prakash Mishra)  
**Deputy Managing Director (HR) &  
Corporate Development Officer**

## **ANNEXURE-I**

**Pre requisites for treatment under Home Quarantine which in normal course, would require care and treatment at a Hospital but is actually taken at home due to non- availability of bed in a Hospital :**

1. The Medical practitioner has advised the patient to undergo treatment at home due to non-availability of beds in hospitals.
2. There is a continuous active line of treatment with monitoring of the health status by a Medical Practitioner for each day through the duration of the Home Care Treatment.
3. Daily monitoring chart including records of treatment administered, duly signed by the treating doctor, is maintained.
4. Member shall arrange to submit permission from local Municipal Authority (if any) for availing Home Quarantine Treatment and as prescribed by the treating Medical Practitioner.

### **Documents required (mandatory) for claiming reimbursement under :**

1. Duly filled and signed REMBS Claim Form.
2. Photo Identity proof of the patient e.g. Copy of Pension Card / Aadhar / PAN etc.
3. Medical Practitioners' certificate recommending treatment at home due to non-availability of bed in any Hospital in the city / centre.
4. Discharge Certificate issued by the treating Doctor specifying date of start and completion of the Home Care Treatment.
5. Daily monitoring chart including records of treatment administered duly signed by the treating doctor.
6. Serially numbered Money Receipt in support of proof of payment for Dr.'s Consultation, Investigation etc. in the name of the patient for whom claim is submitted.
7. All Investigation Reports, MRI Report, Film etc.
8. All documents should be submitted within 30 days of completion of Home Quarantine period of maximum 14 days (except for past cases).

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