



eCircular

Department: P&HRD

Sl.No.: 660/2020 - 21

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Date: Thu 10 Sep 2020

All branches and offices of
State Bank of India

Madam/ Dear Sir

SBI HEALTH CARE (RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME)
MODIFICATIONS PROPOSED IN THE SCHEME

INCLUSION OF COVID-19 & OTHER RELEVANT DISEASES UNDER HOSPITALIZATION

Please refer to our e-circular No. CDO/P&HRD-PPFG/34/2018-19 dated 6th August, 2018 and CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 advising re-introduction and modifications in the terms and conditions of the scheme.

2. COVID-19 pandemic has posed wide spread threat of life throughout the country. People most susceptible to COVID-19 are senior citizens due to their low immunity. A number of retirees who are members of SBI Health Care (REMBS) have also been infected by the infectious disease. Till date, no specific line of treatment nor any cure / vaccine has been suggested except for the symptomatic treatment.

3. Inclusion of COVID-19 & other relevant diseases :

In view of the pandemic, we have reviewed the present scheme and it has been decided to include COVID-19 as an infectious disease along with some other similar and relevant diseases in the existing list of ailments covered under Hospitalization in SBI Health Care scheme. Presently, there are 20 diseases which are eligible for Hospitalization under the scheme. The list of existing and proposed inclusion of other ailments is furnished below :

List of Existing Diseases	List of Proposed Additional Diseases
1. Cardiac ailments	1. Spondylitis (will also cover Lumbar Canal Stenosis and surgeries related to Spine)
2. Cancer	2. Chronic Obstructive Pulmonary Disease (COPD) / Asthma
3. Kidney failure / transplant	3. Hysterectomy / Uterine prolapse
4. Paralysis	4. Infectious Diseases (Dengue, Malaria, Typhoid, Swine Flu, COVID-19)
5. Retinal detachment or cornea replacement	5. Surgery for Hearing Impairment / Hearing Aid (upper limit fixed at Rs.20,000/-)
6. Major Injury	
7. Tumour	
8. Cerebro-vascular accidents / Brain Hemorrhage	
9. Total Hip / Knee Replacement	
10. Cataract and Glaucoma Surgery	
11. Tuberculosis	
12. Diabetes	
13. Appendicitis surgery	
14. Prostrate	
15. Hernia	
16. Removal of stone in Gall Bladder	
17. Alzheimer's disease	
18. Parkinson's disease	
19. Liver Cirrhosis (non-alcoholic)	
20. Arthritis	

With the inclusion of above mentioned five more diseases, total number of diseases eligible for hospitalization under SBI Health Care will be 25.

4. Reimbursement upto Rs.25,000/- as Hospitalization Expenses for treatment of COVID-19 :

Presently, hospitals are full with COVID patients and there are no beds available. COVID Identified Hospitals are charging exorbitant prices for beds exclusive of ICU charges. Looking to the situation, GOI has issued guidelines for Home Quarantine Treatment in which a person can take online treatment (Video Calling, WhatsApp Chats

and sharing of scanned documents / prescriptions etc.) while remaining under Home Quarantine. The Insurance Regulatory & Development Authority (IRDAI) has also released guidelines to Insurance Companies for settlement of claims relating to treatment taken in Makeshift, Temporary Hospitals or treatment undertaken at home with monitoring of health status by a medical practitioner.

In line with the GOI guidelines, many Hospitals have come out with a 'COVID package' for Home Treatment with medical services providing 14 days' treatment plan. Under the package, Hospitals are providing Online Consultation, Scanned Prescription (to be sent through media), Sale of Medicines / equipments through courier services etc.

Accordingly, it has been decided to allow expenditure upto Rs. 25,000/- from the overall residual balance under Hospitalization for Home Treatment of COVID-19 to members of SBI Health Care. Under the new arrangement, COVID affected members / spouses / disabled children (if any) will be allowed to take any package from a Hospital for the treatment of COVID-19 or they will be eligible to take personalized treatment for COVID-19 from a reputed medical practitioner while remaining at home. Under this dispensation, following items related to treatment of COVID-19 shall be covered upto Rs. 25,000/- on reimbursement basis, if prescribed by the treating medical practitioner :

- (i) **Diagnostic tests undergone at home or at a diagnostic centre**
- (ii) **Medicines prescribed in writing**
- (iii) **Consultation charges of the medical practitioner (separate receipt)**

Claim for the above items will be supported by valid documents and will be a part of the claim. Reimbursement of claims of COVID-19 will be accepted from the date of onset of the pandemic i.e. from March 2020 onwards.

5. e-ABs REMBS

The erstwhile Associate Banks were also having REMB Schemes similar to SBI Health Care for their retirees. Presently, concerned Circles are maintaining these REMBS accounts of retirees who retired from e-ABs before merger. Such members are still taking benefits of the scheme through concerned Circles. In view of the proposed

changes, It has been decided to implement provisions as detailed in Para 4 above for the members of e-AB REMBS also.

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

Yours faithfully,

(Alok Kumar Choudhary)
**Deputy Managing Director &
Corporate Development Officer**