



eCircular

Department: P&HRD

Sl.No.: 681/2021 - 22

Circular No.: CDO/P^HRD-PPFG/57/2021 - 22

Date: Mon 11 Oct 2021

All branches and offices of
State Bank of India

Madam/ Dear Sir

IBA SPONSORED GROUP MEDICLAIM POLICY FOR RETIREES OF e-ABs
RENEWAL OF POLICY WITH EFFECT FROM 1ST NOVEMBER, 2021

INCLUSION OF WILLING e-AB RETIREES IN OUR 'SBI HEALTH ASSIST' GROUP
MEDICLAIM POLICY W.E.F. 1ST NOVEMBER, 2021

Please refer to our e-Circular no. CDO/P&HRD-PPFG/41/2020-21 dated 14th October, 2020 wherein details for renewal of IBA sponsored Mediclaim Policy for retirees of e-ABs were advised. In this connection, IBA has advised guidelines for renewal of the policy for the next cover period commencing from 01st November 2021 for the members who are presently covered under the said policy. The policy has been awarded by IBA to National Insurance Co. Ltd. (NICKL). Premium rates for the revised Base and Super Top-up policies under the IBA Mediclaim Policy (2021-22) for retirees who are existing members of the Policy, are as under :

A. Plans Without Domiciliary Cover (Option-1)

(All amounts in INR)

Without Domiciliary						
Officer						
Base SI	Family Premium	GST	Family Total Premium	Single person	GST	Single Total Premium
100000	12922	2326	15248	8399	1512	9911
200000	18665	3360	22025	12132	2184	14316
300000	28715	5169	33884	18665	3360	22024
400000	36652	6597	43249	23824	4288	28112

Workmen						
Base SI	Family Premium	GST	Family Total Premium	Single person	GST	Single Total Premium
100000	12922	2326	15248	8399	1512	9911
200000	18665	3360	22025	12132	2184	14316
300000	28715	5169	33884	18665	3360	22024

B. Plans With Domiciliary Cover (Option-2)

With Domiciliary						
Officer						
Base SI	Family Premium	GST	Family Total Premium	Single person	GST	Single Total Premium
100000	22902	4122	27024	14886	2680	17566
200000	38316	6897	45213	24905	4483	29388
300000	55175	9932	65107	35864	6455	42319
400000	72917	13125	86042	47396	8531	55927
Workmen						
Base SI	Family Premium	GST	Family Total Premium	Single person	GST	Single Total Premium
100000	22902	4122	27024	14886	2680	17566
200000	38316	6897	45213	24905	4483	29388
300000	55175	9932	65107	35864	6455	42319

C. Plans of Super Top-up Policy

Super Top Up Cover						
Officer						
Top Up SI	Family Premium	GST	Family Total Premium	Single person	GST	Single Total Premium
100000	3156	568	3724	2051	369	2421
200000	5027	905	5932	3268	588	3856
300000	6313	1136	7449	4103	739	4842
400000	7472	1345	8817	4857	874	5731
500000	9831	1770	11601	6390	1150	7540

Workmen						
Top Up SI	Family Premium	GST	Family Total Premium	Single person	GST	Single Total Premium
100000	3156	568	3724	2051	369	2421
200000	5027	905	5932	3268	588	3856
300000	6313	1136	7449	4103	739	4842
400000	7472	1345	8817	4857	874	5731

2. Room Rent / ICU Rent :

The National Insurance Co. Ltd. has advised following charges payable under Room Rent / ICU Rent :

Room Rent & ICU Rent Charges				
Basic Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000
Room Rent	1,500	3,000	5,000	5,000
ICU Rent	2,000	4,000	7,500	7,500

3. Other terms and conditions for the policy as per advices received from National Insurance Company Ltd. :

- (i) Premium and data should reach National Insurance Co. Ltd. on or before 31st October, 2021 positively for inception of risk w.e.f. 1st November, 2021. Therefore, all efforts should be made to ensure coverage of all willing e-AB retirees within the due date i.e. 31st October, 2021.
- (ii) Super Top up policy is only available to Retiree Officers who opt for Base Plan of Rs.4.00 lakhs Sum Insured, will be eligible to opt for Super Top up cover of Rs. 1/2/3/4/5 lakhs. This implies that Super Top up cover will not be available to Retiree Officers who opt for a Base Plan of Rs. 1/2/3 lakhs Sum Insured.
- (iii) Super Top up policy is only available to Retiree Award Staff who opt for Base Plan of Rs. 3.00 lakhs Sum Insured. This implies that for Retiree Award Staff, Super Top up plan is not available to those who opt for a Base Plan of Rs. 1.00 lakhs and Rs. 2.00 lakhs. Retiree Award Staff who opt for a Base Plan of Rs. 3.00 lakhs, will be eligible to opt for a Super Top up cover of Rs. 1/2/3/4 lakhs.
- (iv) Retirees who are not covered under the expiring policy (2020-21), can be covered under the proposed policy (2021-22).

4. Payment of premium

After collection of premium from individual e-AB retirees, remittance of premium should be done in favour of **National Insurance Co. Ltd.** as per the details given hereunder:

NAME OF BENEFICIARY	NATIONAL INSURANCE COMPANY LTD
BENEFICIARY ADDRESS	46C J L NEHRU RD,, EVEREST HOUSE, 4TH FLOOR, KOLKATA-700071,INDIA
ACCOUNT NUMBER	620573287488
ACCOUNT TYPE	Current
BRANCH & ADDRESS OF BANK	BANK OF AMERICA N.A ONE BKC, A WING, G BLOCK, BANDRA KURLA COMPLEX, BANDRA (EAST), MUMBAI - 400051
MICR NUMBER	400032002
IFSC CODE	BOFA0MM6205
SWIFT CODE	BOFAIN4X

5. Inclusion of willing e-AB retirees in ‘SBI Health Assist’ (Annual Payment Plan)

It has been decided to include e-AB retirees who are presently members of the IBA policy in ‘SBI Health Assist’ policy with effect from 1st November, 2021 on following terms as communicated by SBI General Insurance Co. Ltd. :

- (i) All willing e-AB retirees who are members of IBA Mediclaim Policy at present will be permitted to join ‘SBI Health Assist’ from 1st November, 2021 for two and a half months (i.e. upto 15th January, 2022) by paying 50% premium (short period premium). They will be eligible to renew their memberships beyond the next end-date of the ‘SBI Health Assist’ i.e. 15th January, 2022,*
- (ii) Those e-AB retirees who are members of IBA Policy at present and do not wish to enroll themselves in ‘SBI Health Assist’ with effect from 1st November, 2021 due to various / monetary reasons, will also be permitted to join ‘SBI Health Assist’ w.e.f. 16th January, 2022 with a waiting period of 30 days from the date of their joining.*
- (iii) Willing e-AB retirees who wish to join ‘SBI Health Assist’ with effect from 1st November, 2021 will not be eligible for ‘Additional Super Top up’ cover. However, the cover may be offered to them during the next annual renewal falling due on 16th January, 2022.*

All terms & conditions and process of enrolment for e-AB retirees who want to enroll themselves in 'SBI Health Assist' policy with effect from 1st November, 2021, will be as per the instructions contained in e-Circular no. CDO/P&HRD-PPFG/65/2019-20 dated 27th December, 2019 under Para A. of Annual Payment Plan (APP) – 'SBI Health Assist'.

The details of proposed Short Period Premium per family for the cover period from 1st November, 2021 to 15th January, 2022 will be as under :

(Amount in INR)

Policy year 2021-22	Base Plan of Rs. 3.00 Lakhs	Base Plan of Rs. 5.00 LaHS	Critical Illness cover for Rs. 5.00 lakhs
Existing Premium	16,542	36,771	13,774
Short Period Premium @ 50%	8,271	18,386	6,887
Short Period Premium with Tax	9,760	21,695	8,127

Please bring contents of this e-Circular to the knowledge of all concerned.

Yours faithfully,

(Om Prakash Mishra)
Deputy Managing Director (HR) & CDO