

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

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IP No. 500077

Circular No. 104/2018

Date : 07.08.2018

To All Members (Please Circulate)

We reproduce hereunder the Circular No. 85 dated 07.08.2018 issued by the General Secretary, All India State Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,

Soumya Datta
(General Secretary)

To all our Affiliates / Members:

SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS) RE-INTRODUCTION OF THE SCHEME

With a view to providing Medical assistance to the retired employees of our Bank, a scheme called the State Bank of India Retired Employees Medical Benefit Scheme was implemented in the Bank with effect from 1st July, 1996. Later on it was improved during July 2003 and also in the year 2006. It was discontinued from 31.12.2015 and the retirees who retired on after 1.1.2016 had to join Mediclaim insurance under Policy B. The premium under policy B was increased substantially year after year by the United Insurance Company. Though we took up the issue with the Bank Management and were able to ensure that the Bank subsidized the premiums to the extent of Rs. 6000/- per person during the second year and between Rs. 10,000/- to Rs. 15,000/- during the subsequent year, still the premiums were high, causing heartburn amongst the retirees.

2. Therefore, we had taken up the issue of reintroduction of REMBS in all our CNC/Follow up meetings and had written a number of letters. We are happy to advise that Bank has now re-introduced REMBS w.e.f 1st January, 2016; the date from which it was discontinued. Along with REMBS, the mediclaim insurance (policy B) will also be available. We shall endeavor to bring about further improvements in the scheme in the days to come. Members may await further developments in this matter. The revised medical benefit limits under the new plans and proposed subscription fee referred in the e-Circular No. CDO/P&HRD-PPFG/34/2018-19 dated 6th August, 2018 would be as under:

Plan	Target Group	Lifetime Medical Limit	Lifetime Domiciliary	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 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.

Soumya Datta
General Secretary
Mobile : 9830044737

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

- (i) Membership to REMBS would be permitted only under the new plans i.e., Plan ± I, Plan ± J, Plan ± K, and Plan ± L. Membership to the old plans i.e., Plans A to H will not be available.
- (ii) Membership would be permitted to all employees of SBI who have retired on or after 01.01.2016, if otherwise eligible for membership under REMBS rules. Employees of erstwhile Associate Banks, who have retired after 31.03.2017, would also be eligible to join.
- (iii) For new retirees, i.e., employees retiring hereafter, membership would be permitted within three months of the date of receipt of first pension.
- (iv) For old retirees i.e., retired on or after 01.01.2016, if not covered in Policy 'B', one time window of 3 months (from the date of availability of registration portal) would be given for obtaining membership.
- (v) For old retirees i.e., retired on or after 01.01.2016, if covered under Policy 'B', but willing to join REMBS, one time window for obtaining membership would be given upto 15.01.2019.
- (vi) Eligible retirees would be permitted to opt for either the plan as per their grade wise eligibility or a plan one step lower than their grade wise eligibility (Not applicable for Plan ± I). The option would be irrevocable and no change in plan would be permitted later on.

Please take note of the Circular instructions.

Thanking you,



(Y.SUDARSHAN)
GENERAL SECRETARY