



All branches and offices of  
State Bank of India

Madam/ Dear Sir,

**SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS)**

**RE-INTRODUCTION OF THE SCHEME**

Please refer to our e-circular No. [CDO/P&HRD-PPFG/78/2015-16 dated December 28, 2015](#) advising *inter alia* the adoption of Group Mediclaim Policies and discontinuation of membership to REMBS for employees retiring after 31.12.2015.

2. It has now been decided by the Bank to re-introduce the 'Retired Employees Medical Benefit Scheme' and offer membership **under new plans** to the eligible retirees from the date of discontinuation of the earlier scheme i.e. those who retired on or after 01.01.2016. The revised medical benefit limits under the new plans and proposed subscription fee would be as under:

Plan	Target Group	Lifetime Medical Limit	Lifetime Domiciliary Limit	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 1/10<sup>th</sup> of the lifetime limit 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](#).

**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.

**All other terms & conditions of the erstwhile REMBS would continue to be applicable to the new plans.**

**5. Procedure for Acquiring Membership:** The procedure for availing membership under the REMBS would be as under:

- (i) An eligible employee/retiree can apply for membership of the scheme through REMBS Portal (presently under development) from any Branch / Department / Administrative Office within three months of date of receipt of first pension. Membership can also be availed 15 days prior to the date of retirement as per the existing provisions (for old retirees i.e. retired on or after 01.01.2016 till date, a onetime window for joining the scheme would be permitted; details as in Para ± 4 above).
- (ii) On acceptance of membership, pensioners' account will be debited and the subscription amount will be transferred to `SBI Retired Employee Medical Benefit Trust' account maintained at State Bank of India, Madame Cama Road Branch (Code ± 8586).

The REMBS portal is presently under development and is likely to be available by 31.08.2018. The operational guidelines on membership process would be issued after development of the REMBS portal and its availability to the branches.

**6. Benefits available under the Scheme:** Benefits available under the scheme with regard to coverage, diseases / ailments covered, extent of domiciliary treatment reimbursement etc. would continue to be guided by the extant instructions under the REMBS rules (kindly refer to the relevant circulars for details). However, the aggregate of reimbursement of medical expenses for life would be limited to the ceiling prescribed under the plan opted by the member/beneficiary as in Para-2 above.

Existing members of REMBS are covered under Policy `A' and will continue to derive medical benefits from the policy till its validity i.e. 31.05.2019 and as per the extant instructions.

In respect of new members, till their migration to Policy `A' or any other mediclaim policy, their medical expenses would be met from the REMBS Trust Fund as per the existing REMBS rules. However, the Bank or Board of Trustees of REMBS Trust will not be responsible for any tax liability devolving on a member arising out of reimbursement of medical expenses under the scheme. For detailed guidelines on claim settlement and claim forms to be used, kindly refer to e-circular no. [CDO/P&HRD-PM/46/2006 ± 07 dated 16.11.2006](#).

**7.Availability of Group Mediclaim Policy:** Policy `B' would also continue to be available for membership. New retirees, i.e. employees retiring hereafter, would have the option of either joining REMBS, or joining Policy `B' or both, subject to payment of subscription fee / premium within the stipulated timeline i.e. within 60 days of retirement for Policy `B' and within three months from the date of receipt of first pension for REMBS. However, Membership of Policy `B' would be purely voluntary and on payment of premium from own sources. No subsidy would be paid by the Bank under Policy `B' from next policy term i.e. after 15.01.2019.

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

Yours faithfully,

(Prashant Kumar)

**Deputy Managing Director (HR)&  
Corporate Development Officer**

**Previous Circular References:**

E-circular no. - [CDO/P&HRD-PM/46/2006 ± 07 dated 16.11.2006](#)

E-circular no. - [CDO/P&HRD-PM/60/2007 ± 08 dated 17.01.2008](#)

E-circular no. - [CDO/P&HRD-PM/45/2009 - 10 dated 14.10.2009](#)

E-circular no. - [CDO/P&HRD-PM/28/2010 ± 11 dated 18.08.2010](#)

E-circular no. - [CDO/P&HRD-PM/83/2010 ± 11 dated 08.03.2011](#)

