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State Bank of Patiala
Retired Officers' Association (Regd.)
31, NEW GREEN PARK COLONY, PATIALA
(An Affiliate of "CBPRO" - COORDINATION OF BA
PENSIONERS' AND RETIREES ORGANISATIONS
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General
Secretary
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Circular No.43 of 2017-20

Dated 3rd July 2020

Dear Colleagues,

Retired Employees' Medical Benefit Scheme – Improvement

and another option.

Text of email dated 2nd July 2020 sent to Chairman SBI by SBRA General Secretary, Sri C.N.Prasad
Respected Sir,

“Erstwhile Associate Banks were also having Retired Employees' Medical Benefit Scheme.

Retired Employees Medical Benefit Schemes of erstwhile Associate Banks were also on the lines of the Scheme introduced in State Bank of India vide Circular No.CDO/P&HRD-PM/45//2009 – 10 dated 14.10.2009. Another option to join the Scheme was extended on advice from the Corporate

Centre in the year 2012, which was also on the similar lines. While extending another option to join the Scheme, the maximum limit was enhanced to Rs.10,00,000/-. Pensioners were entitled to join the Scheme on payment of various amounts with Rs.1,00,000/- for the limit of Rs.10,00,000/-. The amount was Rs.62,000/- for a limit of Rs.7.00 lakhs. Only those Executives who were in TEGS I and above were entitled to join the Scheme with the limits in excess of Rs.7.00 lakhs.

Unfortunately, only those who retired on attaining the age of Superannuation were allowed to join in some of the Associate Banks and other Associate Banks allowed even those who retired under Voluntary Retirement Schemes or retired after serving over 30 years. We have been requesting the Bank to extend this Scheme to all those who retired voluntarily, either under the Scheme or otherwise irrespective of length of service. In the meantime, another option was extended to those who retired from State Bank of Saurashtra and State Bank of Indore. Recently, the Bank extended another option to join Retired Employees' Medical Benefit Scheme to those who retired from State Bank of India.

Retired Employees' Medical Benefit Scheme was also converted to Medical Insurance.

However, Retired Employees' Medical Benefit Schemes of erstwhile Associate Banks have not improved and have remained unchanged from 2012.

2. In this connection, we would like to bring following to your kind notice :

- a. Funds of Retired Employees' Medical Benefit Schemes of all erstwhile Associate Banks are in
- b. surplus and the fund is also growing, without any further contribution from the Bank ;
- c. Several improvements have taken place in the Scheme applicable to retirees of State Bank
- d. of India. Schemes of erstwhile Associate Banks were not improved with a reason of having
- e. uniformity among all schemes, but there is no improvement in the Schemes of erstwhile Associate
- f. Banks, despite improvement in Scheme of State Bank of India.

In view of the foregoing we request you to kindly consider the following :

- a. extend another option to join Retired Employees to all those who could not join the Scheme on account of various reasons including ineligibility. Those who retired under Voluntary Retirement Scheme/Exit Policy or otherwise should also may please be allowed to join this scheme ;

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- b. Due to surplus in Funds and income is in far excess of outflow, please allow joining the Scheme, by collecting the same amounts collected in the year 2012 ;
- c. Please convert Retired Employees Medical Insurance Schemes of erstwhile Associate Banks also into Medical Insurance Schemes like One Time Payment Plan of State Bank of India, as both introduction and improvement of these Schemes were on the lines of the Schemes in State Bank of India. However, the same amounts collected in 2012 may please be collected now also, keeping in view surplus in Funds.

We request you to kindly help these retirees of erstwhile Associate Banks of State Banks of India, most of whom are in the last quartile of their life. More so, the cost of extension of these benefits is nil or negligible and the benefits extended in State Bank of India were denied to these retirees earlier. Please consider our request sympathetically, as meeting the cost of treatment is the biggest challenge for these retirees who are in the evening of their life. “

Retired Employees' Medical Benefit Scheme – COVID – 19

Text of email sent to SBI corporate office on 2nd July 2020 by Shri C.N.Prasad, Gen Secretary SBRA

“Country is facing COVID – 19 and this has also affected retirees/pensioners of State Bank of India, including those who retired from erstwhile Associate Banks. We also understand that many of the retirees are also affected and hospitalised. Retired Employees Medical Benefit Schemes of erstwhile Associate Banks were on the lines of the Scheme introduced in State Bank of India vide Circular No.CDO/P&HRD-PM/45//2009 – 10 dated 14.10.2009. A copy of the Circular is enclosed for your immediate reference. This scheme covers twenty ailments only. Since, COVID – 19 is a new phenomenon, this is not in the list of ailments covered under the Scheme. Not only Senior Citizens are vulnerable, the cost of treatment is exorbitant. Therefore, we request you to kindly include COVID – 19, Dengue, and H1N1 in the list of ailments, immediately.

Members of the Scheme are entitled to reimbursement to the extent of 1% of the limit, within the overall ceiling of 10% of the Scheme amount. We also request you to kindly allow reimbursement of domiciliary treatment amount to the extent of additional 1% this year, outside the lifetime 10% limit available for reimbursement for all those who are members of these Schemes.”

PAYMENT OF YEARLY SUBSCRIPTION OF ASSOCIATION

The yearly subscription of Association @Rs.700/- is due for the year 2020-21 w.e.f. 1st April 2020. We shall be grateful if you will please remit the above mentioned amount to enable us to meet our daily requirement of expenditure and bring your account up-to-date. Further we may add that the Association (Account holder) have to pay charges for deposit of any cash in their account. Hence we request you to transfer the amount to our Saving Bank A/c No. 55124497548 in the name of State Bank of Patiala Retired Officers' Association (Regd.), Patiala maintained at State Bank of India, Mall Road Branch, Patiala (code 5012) . While crediting the amount, please mention your name & membership number. A copy of transaction be sent to Association.

We hope that all our members are safe and healthy and pray the Almighty to shower all blessings on them.

Yours sincerely,

(B.C.Bassi)
General; Secretary