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<b>स्टेट बैंक ऑफ इण्डिया ऑफिसर्स एसोसियेशन</b> <b>State Bank of India Officers' Association (Patna Circle)</b>		
All Letters to be Addressed to the General Secretary	Regd. No. 1872 of 1975 (REGISTERED UNDER TRADE UNION ACT - 1926)	State Bank Building West Gandhi Maidan Patna - 800 001

CIRCULAR NO. 09/2011

DATE : 16.04.2011

TO,  
ALL MEMBERS

### **REVIEW OF MEDICAL REIMBURSEMENT SCHEME**

We quote hereunder the text of **AISBOF Circular No. 33 dated 13.04.2011** on the captioned subject, the contents of which are self-explicit.

“One of the issues taken up with the Corporate Centre by the Federation is to review the Medical Reimbursement Scheme for officers, taking into account the practical problems, faced by the officers in getting reimbursement of the medical expenses incurred by them. According to service Rule No.24(2) of SBIOSR, expenses incurred towards medical, surgical and hospitalization charges have to be reimbursed in full in respect of self and 75% in respect of dependent family members.

**2.** Due to standardization of rates for such expenses, according to the grade/scale of the officer and the packages prescribed, actual expenses incurred by officers are not reimbursed, in full. As the hospital charges are linked to the entitled class of admission, surgical; anesthesia charges etc will be different from the entitled class. Therefore, officers are out of pocket to meet the actual expenses incurred towards the treatment, in case of hospitalization, surgery etc. We therefore, demanded that, entire medical expenses, including hospitalisation; surgical charges etc., have to be reimbursed in full in respect of self without any ceiling. However, admission in the hospital will be according to the entitled class as per the grade of the officers.

**3.** We are happy that, CHRC, after consulting the committee of medical officers, has made the following improvements in the scheme.

- (i)** In respect of treatment taken in empanelled hospitals under post-treatment payment facility, backed by a credit letter issued as per the officer's entitlement, the expenses incurred thereof shall be fully reimbursed ( i.e. 100%) for self and 75% for the family.
- (ii)** The standardization of medical charges will continue, as hitherto, and shall be applicable in respect of treatment taken at hospitals/  
Nursing Homes / Clinics, etc. which are not empanelled with the Bank.
- (iii)** The Standardized rates will be reviewed by each Circle every two years. The Bank's Medical Officer shall be responsible and accountable as well to verify such charges while scrutinizing bills, with the schedule of charges duly approved.
- (iv)** All cases of medical implants for self treatment as well as that of the family shall continue to be referred to Corporate Centre, as hitherto, for prior administrative approval / sanction.
- (v)** The existing system of reimbursement of 75% of the expenses incurred in respect of the treatment of the family shall continue, as hitherto.

*Contd. . . . .*

- (vi) The existing system / mechanism of additional reimbursement upto 95% of medical expenses incurred on treatment exceeding Rs. 1 lakh (calculated on a slab basis), on case to case basis, and by relating it to the Assets & Liabilities position / status of the officer shall also continue as hitherto.
- (vii) Consultation charges incurred by the official in an empanelled hospital shall be reimbursed in full. Other than an empanelled hospital, such reimbursement of charges shall be within a maximum limit / a ceiling to be fixed by each Circle while determining the standardized rates of Medical treatment after taking into account the local conditions / the reasonable rates ruling thereat. However, such charges for consultation shall be reviewed by each Circle every two years.
- (viii) If schedule of charges in respect of a particular centre is not available, the charges applicable to the Administrative Office centre shall be applicable to that particular centre which comes under its administrative jurisdiction.
- (ix) In consideration of the peculiar geographic location of the entire North-East Region and due to paucity of multi-specialty hospitals and the specific problems being encountered by the officers in getting adequate reimbursement of medical expenses incurred thereof, the following arrangement shall be applicable:
- a) More number of Single Specialty Hospitals, apart from Multispecialty hospitals, operating in Guwahati and other centres of North-East may be considered for empanelment.
  - b) In respect of non-empanelled hospitals, reimbursement in all the centres in the Circle may be made based on schedule of charges approved for Guwahati centre.
  - c) Wherever specialized hospitals are not available in centres other than Guwahati, treatment may be taken by the employees at other reputed hospitals / Nursing Homes / Clinics, etc. operating at the centre and the charges incurred thereof may be reimbursed as per actual incurred, subject to the ceiling of such expenses not exceeding the rates applicable to the Guwahati centre.

4. We hope that, above improvements will take care of reimbursement of entire medical expenses incurred by the officers in empanelled hospitals. However, we have to again take up the issue with the Management for extension of the same facility to not empanelled hospitals also. Apart from these, we have suggested few more improvements in the scheme, which will be further pursued with the Management.”

*With warm greetings,*

**(ANIRUDH AKHAURI)**  
**GENERAL SECRETARY**

OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A. : ZINDABAD-ZINDABAD