

SBI GROUP MEDICLAIM POLICY
e-PHARMACY SCHEME
FOR MEMBERS OF “SBI HEALTH ASSIST (Policy ‘B’)”
LAUNCH OF SERVICE W.E.F. 25th JAN, 2023

Please refer to our following e-circulars regarding e-Pharmacy Scheme for members of Annual Payment Plan under “SBI Health Assist (Policy ‘B’)”:

- i) CDO/P&HRD-PHRD/21/2020-21 dated 29th May, 2020
- ii) CDO/P&HRD-PPFG/60/2020-21 dated 15th Dec, 2020
- iii) CDO/P&HRD-PPFG/40/2021-22 dated 07th Aug, 2021

Further, renewal of SBI Health Assist (Policy ‘B’) on modified terms and conditions was advised vide our e-circular No. CDO/P&HRD-PPFG/60/2022-23 dated 07th Jan, 2023.

2. In this connection, Bank has selected two new Service Providers namely, M/s TATA 1mg Health Care Solutions Pvt. Ltd. (TATA 1mg) and M/s Phasorz Technologies Pvt. Ltd. (Medibuddy) for providing e-Pharmacy services to the members of “SBI Health Assist (Policy ‘B’)”. The distribution of Circles among the two Service Providers to provide e-Pharmacy for members of “SBI Health Assist (Policy ‘B’)” is as under:

Circles to be serviced by TATA 1mg	Circles to be serviced by Medibuddy
Ahmedabad	Bengaluru
Amaravati	Bhopal
Bhubaneshwar	Chennai
Chandigarh	Hyderabad
Guwahati	Maharashtra
Jaipur	Mumbai Metro
Kolkata	Thiruvananthapuram
Lucknow	
New Delhi	
Patna	

For this purpose, the Circle of the pension paying branch of the member at the time of applying to SBI Health Assist will be considered, even if the place of delivery of medicine is in a different Circle/ state. Members who have applied for SBI Health Assist by means of a physical application this year, the member will be considered for the Circle where he submits/ has already submitted his/her physical application form. The Service Provider of a member will not be changed mid-term during the Policy Year.

3. As per the Scheme, a member of SBI Health Assist will be eligible to purchase medicines through the App of the Service Provider assigned to his/her Circle, by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for self and spouse/ disabled child (as per Bank's records) within the following limits:

Total e-Pharmacy Limit to the members of SBI Health Assist for the Policy Year (16th Jan of the current year to 15th Jan of subsequent year)	Member's contribution	Bank's contribution
Rs. 18,000/-	Rs.6,000/-**	Rs.12,000/-

** No reimbursement can be claimed from the Bank against such expenditure incurred by the members under any other scheme of the Bank.

Members joining SBI Health Assist (Policy 'B') midway during the policy year are eligible for pro-rata amount of "self-contribution" and "Bank's contribution" based on residual period (in completed months) of the policy year. Proportionate billing to members with "self-contribution" and "Bank's contribution" @1:2 ratio subject to maximum "Bank's contribution" during the policy year will be available for online purchase of medicines under the e-Pharmacy Scheme.

4. Members are requested to get their mobile number/ email ID/ address verified in the HRMS portal of the Bank and get it changed through their pension paying branch, if the mobile number/email ID/ address is not correct. Any cases of error in Mobile Number, email ID and address may be taken up through concerned Administrative Office with Corporate Centre for rectification only after the same has been rectified in HRMS portal.

- (i) Logging into the App of the Service Providers will be based on Mobile Number of the member as per the data available in enrolment data. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member as registered under SBI Health Assist. There is no provision in the App to use one Mobile Number for more than one PF Index Number.
- (ii) The address that has been provided to the Service Providers by the Bank will be displayed by default on the App of the Service Provider. The Apps of the Service Providers have a facility to deliver medicines at other addresses also, which can be recorded by the members in the App of the Service Provider. However, any such temporary address recorded by the members in the Service Provider's App may subsequently be replaced with the members' "HRMS registered address" as available in the Bank's records.

5. User Guides containing the entire process flow for logging into the App and indenting orders for medicines for TATA 1mg (Annexure-II) and Medibuddy (Annexure-III) is attached with this e-circular. Grievance escalation matrix will be as under:

TATA 1mg		
Level 1	Helpline Number	1800-212-4636
Level 2	Escalation Email	enterprise.support@1mg.com

Medibuddy		
Level 1	Voice Channel:	9999991555 (Press 3 for Pharmacy related queries)
	Non-voice Channel:	hello@medibuddy.in
Level 2	Dedicated Account Manager Manager Mr. Prashant Devkar	prashant.devkar@medibuddy.in
Level 3	Dedicated Sr. Account Manager Senior Manager-Dr Rajesh Shinde	rajesh.shinde@medibuddy.in

If the member is not satisfied with the resolution provided by the Service Provider, the grievance may be escalated to the Brokers M/s Anand Rathi Insurance Brokers Ltd. at the following helpline number/ email:

M/s Anand Rathi Insurance Brokers Ltd. (ARIBL)	
Voice Channel:	Phone No. 0291-6661035 Toll free No. - 18001238733
Non-voice Channel:	sbigmchelpdesk@rathi.com

7. Other provisions of the scheme will be as under:

- i) In order to indent medicines, members shall have to upload a valid prescription as per the Drugs & Cosmetics Act and Pharmacy Practice Regulation, 2015

which should be clear and legible and must contain name of the retiree and / or spouse/ eligible disabled children (if any) and their age.

- ii) Validity of a Doctor's prescription will be 180 days for chronic cases and 60 days for acute cases and older prescriptions shall not be entertained and in such a case, member will have to procure new prescription. The Service Providers also have a facility for consulting doctors online in case the prescription is not valid. The service may be used by the members free of cost.
- iii) Service Provider will provide discount in price on all medicines @ 20% to members. This discount will be applicable on MRP printed on the cover of the medicines. The said discount will be applicable to all the medicines delivered by the Company to the members. The discount rate as above will not be applicable for OTC/Consumables/Surgicals and will be different as per the policy of the Service Providers. However, orders will be accepted only for medicines mentioned in the prescription.
- iv) The list of excluded medicines / Pharmaceutical items / Nutritional Supplements / Consumable items which are not covered under the scheme is mentioned in **Annexure-I**. Any such items, if prescribed and supplied by the Service Providers, will not be eligible for "Bank's Contribution" and shall be shown separately by the Service Providers in the invoice.
- v) After receipt of requisition from the member, Service Provider will arrange for a confirmation call in order to confirm the order and quantity of the medicines. Only after confirmation by the member, order shall be considered for further processing. There are several modes of ordering medicines and under certain modes of order, confirmation call may not be necessary as per the policy of the Service Provider.
- vi) Payment options available are detailed in the user guide provided by the Service Providers.
- vii) TAT for delivery of medicines is different for different PIN codes and will be monitored by the Bank for the Service Provider as per the arrangement with them. Normal TAT is 1- 3 days for most PIN codes in Metro/Urban areas and 3 - 5 days for most PIN codes in Semi Urban/ Rural areas. However, for some PIN codes, the TAT may be upto 10 days also. Accordingly, members are requested to order medicines well in advance.
- viii) Members will be allowed to purchase medicines even beyond the limit of Rs. 18,000/- by making full payment from their own sources and the Service Provider will allow applicable discounts on such purchases also.
- ix) Members shall have to show original prescription and valid identification proof during delivery of medicines.
- x) There shall be a provision of cancellation of order by the members. A member can cancel the order till the time status of the item purchased is not showing "Order dispatched" in the App. Cancellation after "Order dispatched" status will attract a penalty of Rs. 100/- (Rupees One Hundred only) which will be recovered from the member by the Service Provider.

- xi) No Service Charges, Fees or any additional expenses should be paid by the members in addition to the amount of the bill raised by the Service Provider.
- xii) Operating hours of the Service Providers will be 8.00 am to 8.00 pm everyday including Sundays. A member will receive Prescription Validation Call to confirm the order within 4 hours of uploading the prescription on the App. If an order has been uploaded after the operating hours, member will receive prescription validation call the next day.
- xiii) Under the e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.
- xiv) **Return of medicines will not be accepted after delivery.** However, in case of wrong product delivered, damaged packaging, damaged medicines, medicines expired/near expiry date etc. will be allowed for which the request has to be raised by the member within 6 hours for refrigerated medicines and within 24 hours for other medicines. Detailed conditions and process for such returns shall be applicable as mentioned by the Service Providers in their App.
- xv) Minimum orders to be accepted for invoice value of Rs.250 (net of applicable discount).

The Chief General Manager (HR) is authorized to issue clarifications, if any, on the subject matter.

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

**List of Medicines & Pharmaceutical Items Not Reimbursable By The Bank
(Subject to periodical review)**

Creams And Ointments:

1. Eczema or Dermatitis - Cleansing lotion e.g. Citafel Cleansing Lotion, Moisturising Lotion/Creams e.g. Venusia Moisturising Lotion/Cream
2. Alopecia or Acne or Psoriasis or Sunburn - Topical solution e.g. Regain Lotion/Reequil Gel/Calamine, Lotion/Suncros sun protect Gel

Nutritional Supplements:

1. Protein Powder/Protein Biscuits – e.g. Cryptin, Ensure Powder etc.
2. Anti-aging/Hyper pigmentation/Osteoarthritis - e.g. Glucosamine Compounds.
3. Herbal Extracts - For Diabetes

Consumable items:

1. Gloves
2. Masks
3. Diaper/Sanitary Napkins
4. Bedsheets
5. Hand Sanitizer
6. Soaps and toiletry items
7. Rehabilitation belts and equipment
8. Vaccines
9. Thermometer
10. Walker
11. Crepe Bandage
12. Tissue Papers
13. Cosmetics
14. Hot Water Bag
15. Spectacles
16. Hearing Aid
17. Wheelchair
18. Contact lenses.