

**e-PHARMACY SCHEME FOR THE MEMBERS OF
“SBI HEALTH ASSIST (Policy ‘B’)” FOR 2024-25
LAUNCH OF e-PHARMACY SERVICE W.E.F. 22nd JANUARY 2024
FOR ONLINE APPLICATIONS & 26th JANUARY 2024 FOR OFFLINE APPLICATIONS**

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
- iv) CDO/P&HRD-PPFG/69/2022-23 dated 27th Jan, 2023

Further, renewal of SBI Health Assist (Policy ‘B’) on modified terms and conditions was advised vide our e-circular No. CDO/P&HRD-PPFG/43/2023-24 dated 29th Dec, 2023.

2. The e-Pharmacy scheme for Policy Year 2024-25 has been re-structured. As per the revised structure of e-Pharmacy Scheme, retirees will have an option to select their preferred e-Pharmacy vendor from a list of four vendors which are as under:

Sl. No.	Name of e-Pharmacy Vendors	e-Pharmacy App
1	API Holdings Ltd.	PharmEasy
2	Lifetime Wellness Rx International Limited	UrLife
3	Phasorz Technologies Pvt Ltd.	MediBuddy
4	TATA 1MG Health Care	TATA 1MG

The detailed information regarding e-Pharmacy services has also been uploaded on the following link: <https://bank.sbi/web/personal-banking/pension-seva>

3. The members will place order for medicines required by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for members, spouse and 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 (16 th Jan of the current year to 15 th 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.

The mobile applications will also have functionality of re-ordering the medicines, without the requirement of re- uploading the previous prescription.

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. 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.

4. The particulars of members, spouse and disabled child covered under SBI Health Assist policy, along with their Registered Mobile Number, address is being shared with e-Pharmacy vendor. The particulars about e-Pharmacy App is as under:

- (i) Logging into the App of the Service Providers will be based on Registered Mobile Number of the member as per the details 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.
- (iii) Any cases of mismatch in Registered Mobile Number, email ID and permanent address may be taken up through concerned Administrative Office with Corporate Centre for rectification only after the same has been rectified in HRMS portal. The e-pharmacy applications have provision of delivery of medicine on a temporary address.

5. User Guides containing the entire process flow for logging into the App and indenting orders for medicines have been placed on “SBI website—Information & Services—Pension Seva—Medical Benefit Schemes for Staff Pensioners”, which can be accessed through the following link:

<https://bank.sbi/web/personal-banking/pension-seva>

Grievance escalation matrix will be as under:

TATA 1mg		
Level 1	Helpline Number	1800-212-4636 available 24*7
Level 2	Escalation Email	conciierge-sbi@1mg.com

(UrLife)		
Level 1	Voice Channel:	1860 500 0101
	Email ID:	corporate-helpdesk@apollo247.com
Level 2	Naman Chandra	naman.chandra@apollo247.org
Level 3	Ajay Mirg	Ajay_mirgh@apollopharmacy.org
MediBuddy		
Level 1	Voice Channel:	9999991555 (Press 3 for Pharmacy related queries)
	Non-voice Channel:	hello@medibuddy.in
Level 2	Dedicated Sr. Account Manager -Dr Rajesh Shinde	rajesh.shinde@medibuddy.in
	Whatsapp to Place an Order	9591504870
	Call to Place an Order	080-68874953

(PharmEasy)		
Level 1	Voice Channel:	080-486 42106 (Press 2 for SBI e-Pharmacy related queries)
	Email ID:	care@pharmeasy.in
Level 2	Account Manager: Sunita Saini	sunita.saini@aarman.in

Level 3	Account Manager: Dheeraj Goyal	dheeraj@pharmeasy.in
	WhatsApp to Place an Order	91521 66588
	Call to Place an Order	080 486 42106 (Press 1 to place an order)

6. If resolution is not 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

The email ID for final escalation to P&PM Department at Corporate Centre is as under:
epharmacy@sbi.co.in

7. Other provisions of the scheme will be as under:
- i) The e-Pharmacy services will start with effect from 22nd January, 2024 in respect of users who have registered online and from 26th January 2024 for offline users.
 - ii) 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.
 - iii) 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.
 - iv) Service Provider will provide discount in price on eligible prescribed **allopathic** medicines @ 20% to members. This said discount will be applicable on MRP printed on the cover of the eligible medicines. 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, such items are not covered under e-Pharmacy scheme and will be provided upon payment by members.

- v) 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 a separate invoice has to be raised by the Service Providers.
- vi) After receipt of requisition from the member, Service Provider will arrange for a confirmation call 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.
- vii) Payment options available are detailed in the user guide provided by Service Providers.
- viii) 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. Standard TAT is 1- 3 days for certain PIN codes in Metro/Urban areas and 3 - 5 days for selected PIN Codes in Semi Urban/ Rural areas. However, for some PIN codes, the TAT may be upto 10 days also. The list of PIN Codes with TAT and locations covered for delivery of refrigerated medicines are available on Pension Seva Portal. Accordingly, members are requested to order medicines well in advance.
- ix) 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.
- x) Members shall have to show original prescription and valid identification proof during delivery of medicines.
- xi) 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.
- xii) 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.
- xiii) Orders can be placed 24x7 i.e. any time during the day and on all 7 days of the week. 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 (i.e. after 6 PM), member will receive prescription validation call the next day.

- xiv) Under the e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.
- xv) Upon delivery of medicines, members should check if correct medicines have been delivered and in case of wrong product delivered, damaged packaging, damaged medicines, medicines expired/near expiry date etc. a complaint must be lodged immediately by email/phone or through the complaint management system in the app. Detailed conditions and process for such returns shall be applicable as mentioned by the Service Providers in their App.
- xvi) **Return of medicines will not be accepted after delivery.**
- xvii) Minimum orders to be accepted for invoice value of **Rs.250** (net of applicable discount).
- xviii) The e-Pharmacy Service is being provided by Third Party Entities and any issues/concerns related thereto need to be taken up with e-Pharmacy vendors. In case, resolution is not provided against the complaint an e-mail should be sent on dedicated email id epharmacy@sbi.co.in accompanied by Order no., Ticket No. or complaint no. provided by the vendor and PF Index.

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.

Annexure-I: List of excluded medicines

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, Moisturizing Lotion/Creams e.g. Venusia Moisturizing 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.