

THE TRUSTED WELLNESS GUIDE, ALWAYS BY YOUR SIDE



PERSONAL DETAILS :-

PF ID Number _____

Name _____

Date of Birth _____

Residential Address _____

City _____ State _____ Pin code _____

Mobile number _____ Telephone _____

Email _____

Name of Pension Paying Branch _____ Code _____

Height _____ Weight _____

Name of spouse _____

Date of Birth _____ Mobile Number _____

Name of Disabled Child (if Any) _____

Date of Birth _____ Gender _____

INSURANCE POLICIES :-

Name of Policy _____

Policy No. _____

Name Insurance Company _____

Expiry Date _____

Name of TPA _____ Contact Number _____

Sum insured :-

Base plan _____ Super Top-up Cover _____

Additional Super Top-up Cover _____ Critical illness Cover _____

Name of Policy _____

Policy No. _____

Name Insurance Company _____

Expiry Date _____

Name of TPA _____ Contact Number _____

Sum insured :-

Base plan _____ Super Top-up Cover _____

Additional Super Top-up Cover _____ Critical illness Cover _____

MEDICAL DETAILS :-

Blood group _____ Allergy (if any) _____

Pre-existing Diseases (If any) _____

Name of Family Doctor _____ Mobile Number _____

IN CASE OF EMERGENCY, PLEASE CONTACT :-

Name _____

Mobile number _____ Relation _____



Kishore Kumar Poludasu

Dear Esteemed Colleagues,

As you approach the milestone of retirement and enter this new phase of life, I extend my heartfelt gratitude for your dedication and invaluable contributions to the Bank. Your unwavering commitment has been instrumental in our success, and I sincerely wish you continued fulfilment, happiness, and good health in the years ahead.

Retirement is a time to cherish moments with loved ones and pursue personal passions. However, it also brings the reality of increasing healthcare needs. While we have benefited from a comprehensive medical plan during our tenure, the unpredictability of medical expenses remains a concern despite careful financial planning.

Recognizing this, the Bank has introduced several **medical benefit plans** tailored specifically for retirees. I encourage you to familiarize yourself with these offerings and make informed decisions before retirement.

Among the post-retirement medical benefits, the Bank extends critical **illness coverage, access to dispensary facilities, and free diagnostic testing**. Additionally, tailor-made medical benefit schemes such as **SBI Health Care** and **SBI Health Assist** cater to the unique medical needs of retirees.

Key Enhancements in Medical Benefits

This year, we have introduced several improvements to provide greater financial and healthcare support:

- 80% subsidy on medical premiums for all members aged 80 years and above.
- Higher Disease-wise Cappings
- Reimbursement of cost of PET-CT covered beyond 90 days
- Introduction of Annual Health Checkup for Policy B members
- Inclusion of OTC Pharma Items in e-pharmacy scheme

With these new provisions the Mediclaim policy along with **e-Pharmacy scheme** stands as one of the most impactful welfare measures undertaken by the Bank, ensuring convenience and comprehensive healthcare access for our retirees.

To facilitate easy enrolment and access to these benefits, we have simplified the **HRMS online enrolment process**. Comprehensive details are available under the **Pension Seva** section of the **SBI website**.

SBI Cares – A Commitment to Your Well-being

Under the SBI Cares initiative, the Bank continues to introduce measures to support staff pensioners, guided by our Chairman Shri C S Setty's vision. The **HRMS portal** facilitates membership applications for **SBI Health Care** and **SBI Health Assist**, reinforcing our commitment to accessible and affordable medical facilities for retirees. To help you navigate these resources, we have prepared a **booklet** outlining the available benefits. I encourage you to share it with your family members.

Wishing you good health, happiness, and security in this new chapter of life.

Warm regards,

(Kishore Kumar Poludasu)

Deputy Managing Director (HR) &
Circle Development Officer



Ponnambalam Murugan

Dear Respected Colleague,

On behalf of the Bank, I extend my heartfelt gratitude for your invaluable contributions to our growth and success over the years. Your dedication and hard work have left a lasting impact, and we are truly appreciative.

As you embark on this new chapter of life, I encourage you to prioritize your health and well-being, especially after retirement. While employed, you had access to our comprehensive healthcare facilities. However, we recognize that medical expenses tend to rise with age, potentially affecting your savings. To ensure financial security and peace of mind, health insurance becomes essential.

Understanding this need, the Bank has introduced a range of medical benefits designed to support retirees. These include coverage for critical illness expenses and continued access to our dispensary facilities. Our Health Care Policy and Health Assist Policy have been regularly updated to enhance your experience, and the Additional Super Top-Up Cover has been further improved with relaxed eligibility criteria. The e-Pharmacy scheme has been restructured, allowing pensioners to select their preferred e-pharmacy vendor. Additionally, the online enrolment process via HRMS has been simplified, making registration smoother and more accessible.

To further strengthen our healthcare offerings, the Policy for 2025-26 has undergone major upward revision in the cappings on angioplasty, root canal treatment and reimbursement of PET CT scan cost even after 90 days. Under the guidance of respected Chairman Shri C S Setty, it has been decided to introduce 80% subsidy in premiums to all members who have completed 80 years of age.

In addition to policy enhancements, we have made significant improvements on technology side, which are as under:

- **Simplified registration:** Premium details and cover options now appear on the same page, with a preview available before submission. OTP is generated only after confirmation.
- **Applying on Behalf Application:** A new functionality allows Branch Officials to assist pensioners facing difficulties with online submissions. Premium payments will be authenticated via OTP sent to the applicant's registered mobile number.

Furthermore, to enhance the insurance policy features for better accessibility and claim processing we have advised SBI General Insurance Co. Ltd. to implement following changes:

- Distinctive Health Cards
- One Combined Limit for Claims Processing
- Direct Access to SBI General's Website

Your well-being remains our utmost priority, and we are committed to providing you with seamless healthcare support to ensure a smooth transition into retirement.

Wishing you and your family good health, happiness, and prosperity.

With warm regards,

(Ponnambalam Murugan)
Chief General Manager (HR)

Madam/ Dear Sir,

After a fruitful career with the Bank, you will soon reach superannuation and retire from the Bank. We are grateful for your association with the Bank and hope you will always cherish your extensive tenure with the Bank with great fondness. We hope the upcoming years bring you and your family a great deal of happiness, health, and tranquility.

On this occasion, we would like to briefly inform you of the various medical benefits and initiatives offered by our Bank.

1. Dispensary facility:

Dispensary facility is available at the Administrative Offices (AO) and at other few selected locations. You can enrol yourself in the dispensary near you for medical consultation and requirement of medicines. CM (HR) of concerned AO will help you in your enrolment. The list of dispensaries is placed in the Pension Seva Portal.

2. Diagnostic Centres:

You can avail specific pathological/ diagnostic tests at Diagnostic Centres covered under Tie-up arrangement with the Bank, free of cost, with reference from Bank's Doctor at Administrative Offices. The list of such tests and Diagnostic Centres are placed in the Pension Seva Portal of SBI website.

3. SBI Health Care (SBI REMBS):

You can subscribe for the membership of SBI Health Care (SBI REMBS) for lifetime medical cover as per the limits and corresponding one time subscription fee as per the following table:

SBI Health Care (SBI REMBS)	
Lifetime Plan	Subscription Fee
₹ 7.00 Lac	₹ 1,63,000
₹ 10.00 Lac	₹ 2,30,000
₹ 15.00 Lac	₹ 3,00,000
₹ 20.00 Lac	₹ 3,75,000

The limit covers you, your spouse, and disabled child/children, if any. Timeline for applying for the scheme is from 15 days prior to retirement and upto a maximum period of 90 days from the date of receiving first pension. Due to limited coverage of only 25 diseases under the scheme, your membership under REMBS will be migrated to the Insurance Scheme known as "SBI Health Care (Policy A)" after 1 month of grant of membership by the Trustees of the Scheme. The Insurance Policy enables you to avail Cashless Hospitalization facility for treatment of a wide range of diseases in a large Network of Hospitals across the Country. The fixation of Sum Insured under the SBI Health Care Policy is dependent on the residual REMBS balance as per the following matrix:

Residual Balance Under REMBS	Base Sum Insured	Super Top-up
₹ 3 lac	₹ 3.00 lac	Nil
Above ₹ 3 lac to below ₹ 10 lac	₹ 3.00 lac	₹ 6.00 lac
₹ 10 lac & above	₹ 5.00 lac	₹ 6.00 lac

The liability of the Insurance Company is restricted to (Base Sum Insured + Super Top-up) or residual REMBS limit whichever is less. There is also the facility of Annual Domiciliary Cover for 63 listed diseases within a per annum limit of 1% (maximum 10% during lifetime) of your lifetime plan amount, as shown below:

(Amt. in Rupees)

Lifetime limit under SBI Health Care (OTPP)	Domiciliary @ 1% of the Lifetime limit per annum	Lifetime Domiciliary limit (10% of the Lifetime limit)
3,00,000	3,000	30,000
4,00,000	4,000	40,000
5,00,000	5,000	50,000
7,00,000	7,000	70,000
10,00,000	10,000	1,00,000
15,00,000	15,000	1,50,000
20,00,000	20,000	2,00,000

After enrolment under "SBI Health Care (Policy A)", you will receive Medical ID Card from the Insurance Company. The Sum Insured under "SBI Health Care (Policy A)" is subject to the residual balance under SBI REMBS, which gets reduced on payment of every claim. The Policy is renewed every year on the reducing balance at the end of the year for all such members having residual balance of Rs.3.00 Lacs and above.

4. SBI Health Assist (Policy B):

"SBI Health Assist (Policy B)" is an annual Family floater Policy. Family for this purpose comprises Self, Spouse & the disable child/children, if any, as declared to the Bank. The risk commencement date is 16th January of every year.

This is purely a hospitalization Policy without any OPD cover. However, there is an e-Pharmacy Scheme available to the members of the Scheme, details of which are furnished in this booklet separately.

The SBI Health Assist Scheme comes with one of the lowest annual premium in the industry and specifically tailor-made for SBI retirees. Hence, it is imperative to avail "SBI Health Assist (Policy B)", which is an Annual Payment Plan, wherein you get Insurance cover every year on payment of the premium. Under "SBI Health Assist (Policy B)", you can opt for basic sum insurance of ₹3.00 lac or ₹5.00 lac. Once you choose the insurance limit of ₹3.00 lac or ₹5.00 lac, Bank will sponsor a Super Top-up cover of ₹6.00 lac, premium for which will be borne by the Bank.

The premium structure is as under:

Basic Sum insured	Basic Premium	GST (@18%)	Gross Premium (Rounded off)
₹3,00,000	₹18,210.00	₹3,277.80	₹21,488.00
₹5,00,000	₹40,480.00	₹7,286.40	₹47,766.00

Benefits of Availing SBI Health Assist Policy

- The premium payable for SBI Health Assist Policy is the lowest in the Industry considering the covers included
- Bank sponsors a Super Top-up cover of ₹ 6.00 lac, for which no premium needs to be paid by the retiree
- Rs.12,000/ year is available as subsidy under e-Pharmacy facility.
- Pre-existing diseases are covered from Day one
- Medical check-up or medical history is not required for enrolment
- There is no waiting period for new retirees.
- Apart from Allopathic treatment, hospitalization expenses for treatment taken under alternative system of medicines (Ayurvedic, Unani, Siddha and Homeopathy) are also covered if the treatment is taken in a Hospital / Nursing Home / Clinic registered with the Central / State Government
- If higher coverage is required, a retiree can opt for Additional Super Top-up
- Premium paid on SBI Health Assist Policy is eligible for exemption under Sec 80D of IT Rules (Kindly check latest IT Tax of India guidelines)

In addition to the above benefits, the following options are also available by paying additional premium:

i. **Critical Illness Cover:** Coverage of ₹ 5.00 lac for 14 life threatening diseases by paying additional premium as below:

Critical illness Cover	Basic premium	GST (@18%)	Gross Premium (Rounded off)
5,00,000	15,163.00	2,729.34	17,892.00

The cover for Critical Illness Plan is optional in nature and can be opted only in conjunction with Base Plan and not separately on standalone basis. Members should have completed age below 65 years as on commencement date of the policy to opt for Critical Illness Plan. Once cover is opted for Critical illness, the member can continue to renew their Critical Illness Plan even beyond the age of 65 years. On contraction of any of the 14 listed ailments, the insured gets a lump sum payment of ₹5 Lac, subject to the other terms and conditions of the cover.

- I. Stroke resulting in permanent symptoms.
- II. Cancer of specified severity
- III. Kidney failure requiring regular dialysis.
- IV. Major organ / bone marrow transplant
- V. Multiple sclerosis with persisting symptoms
- VI. Open chest CABG (Coronary Artery Surgery)
- VII. First Heart attack
- VIII. Coma of specified severity
- IX. Heart valve replacement
- X. Permanent paralysis of limbs
- XI. Motor neuron disease with permanent symptoms
- XII. Aorta Graft surgery
- XIII. Total blindness
- XIV. Open heart replacement or repair of heart valves

The critical illness cover is available to the entire family (Retiree/ Family pensioner and other eligible dependents) on floater basis.

ii. **Additional Super Top Up:** If you are interested to obtain a higher Sum insured, beyond the Base Sum Insured & Super Top-up cover, you also have an option of Additional Super Top-up cover. The options available for different Base Sum Insured and their premium structure is as under:

Basic Sum Insured	Additional Super Top-up Cover	Basic premium	GST (@18%)	Gross Premium (Rounded off)
3,00,000	11,00,000	5,529.00	995.22	6,524.00
	16,00,000	6,858.00	1,234.44	8,092.00
	21,00,000	9,001.00	1,620.18	10,621.00
5,00,000	14,00,000	10,492.00	1,888.56	12,381.00
	19,00,000	11,991.00	2,158.38	14,149.00
	29,00,000	18,303.00	3,294.54	21,598.00
	39,00,000	24,613.00	4,430.34	29,043.00

The maximum amount of coverage with Base Plan of ₹3 Lacs is ₹30 Lacs and with Base Plan of ₹5 Lacs, the Mediciam coverage can go upto ₹50 Lacs.

Application process

You can subscribe for membership of both "SBI Health Care (SBI REMBS)" and "SBI Health Assist (Policy B)" through new HRMS portal (<https://hrms.bank.sbi/>). The step-by-step process is available on the following link:

<https://bank.sbi> Information & Services→Pension Seva→Medical Benefit Schemes for Staff Pensioners→Click on "Renewal of "SBI Health Assist (Policy B)" & "SBI Health Care(Policy A)" w.e.f. 16.01.2025"

Claims Settlement

All Hospitalization cases under Network Hospitals will be cashless under "SBI Health Care (Policy A)" & "SBI Health Assist (Policy B)" subject to Policy Terms & Conditions. Claims will be settled with the hospital directly by the concerned Third-Party Administrator (TPA).

For reimbursement of hospitalisation/pre-post hospitalisation /domiciliary claims under "SBI Health Care (Policy A)" and SBI Health Assist (Policy B) can be submitted to TPA through Pension Paying Branch/AO or directly at the TPA Help Desk for reimbursement. A list of representatives of Broker /TPA including their contact details is available in the Pension Seva Portal.

5. E-Pharmacy:

On availing membership of "SBI Health Assist Policy (Policy B)", you will also be enrolled under the e-Pharmacy Scheme. Under the e-Pharmacy Scheme, you can order prescribed medicines through the App of the vendors empanelled by the Bank for the purpose. A valid prescription not older than 180 days for chronic cases and 60 days for acute cases, prescribed by a registered, medical practitioner can be used for availing the facility. The medicines are delivered at your doorstep free of cost (minimum amount of order ₹250/-). You will get a discount of 20% on the MRP of prescribed medicines. Under the scheme, you will be required to pay only 1/3rd of the cost of medicines, net of discount, for each order upto an amount of ₹18,000. In other words, Bank provides a subsidy upto ₹12,000 per member for order of eligible medicines of ₹18,000 (net of discount). You can order medicines beyond the limit of ₹18,000 and continue to get the discount of 20%. Detailed User Guide for ordering medicines on the App of the Vendors is available under the Pension Seva Portal.

Under the e-pharmacy Scheme certain types of medicines have been excluded which is part of the Annexure I of e-Pharmacy Circular. Further, the delivery of temperature-controlled medicines is available at selected locations and our e-Pharmacy vendors are continuously striving to add more Pin Codes for delivery of temperature-controlled medicines. It is suggested that the retirees may re-order medicines well in advance so that their treatment continues uninterrupted.

Bank has also re-structured the selection of e-Pharmacy vendor. As per the revised structure of e-Pharmacy Scheme, application of SBI Health Assist (Policy B) for Policy Year 2024-25, will have an option to select preferred e-Pharmacy vendor from a list of empanelled vendors. The selected e-pharmacy vendor cannot be changed once the application has been submitted and premium payment has been done. The list of empanelled e-pharmacy vendor is as under:

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

6. Assistance in case of Critical illness:

Bank provides assistance to retired employees in case of critical illness under Staff Welfare Scheme. The assistance is provided for medical expenses involving hospitalization for 6 specified diseases, viz., Cancer, Cardiac Surgery, Kidney/ Liver Transplant, Dialysis, Illness/ Accidents of serious nature involving major surgeries/ life support system and Covid-19, subject to the other conditions of the scheme. Applications for assistance under the scheme can be submitted to CM (HR) of the concerned AO of the pension paying branch.

7. Cashless Anywhere – Process and Guidelines:

In order to ease the burden of policyholders who get treated in a hospital not in the network of the Insurance Company, the General Insurance Council had launched the "Cashless Anywhere" initiative in consultation with all the General and Health Insurance Companies. In this connection, SBI General has also extended the cashless facility to the members of SBI Health Assist as well as SBI Health Care. The process to be followed for Cashless Anywhere is as under:

- i. Insured/ Hospital must share the Preauthorization Form to TPA team 48 hours before an elective procedure and within 48 hours for an Emergency Treatment.
- ii. Pre-authorization request must be sent to TPA email id, Intimation must also be provided at our TPA toll free.
- iii. Pre-authorization not received 48 hours before admission for elective procedures OR within 48 hours after admission for emergency procedures shall not be considered under the "cashless anywhere" process.
- iv. On receipt of the Preauthorization Form, TPA claims team will review the Pre-authorization Form and notify the Customer and the Hospital of the approval, denial or requirement of additional information for Cashless Facility.
- v. If the Hospital is non-network or not affiliated with SBIG, the TPA Team will request the concerned Hospital for a mutual agreement with SBIG and TPA to extend the cashless facility. Acceptance of the terms of the agreement by the hospital is mandatory for cashless facility being allowed.
- vi. Cashless Facility would be available only if the treatment is found admissible under the terms of the Policy.
- vii. SBIG reserves the right to reject the request for Cashless Facility. If Cashless facility is denied, the Customer may submit the papers on completion of treatment, and admissibility of the claim would be subject to the terms of the Policy.

8. Pension Seva Portal:

Details of all relevant information for Bank's retirees are available in the Pension Seva Portal under 'Information & Services' tab on Bank's website (<https://bank.sbi/web/personal-banking/pension-seva>). The details of the following information contained in this Booklet is available in the portal:

- i. Renewal of "SBI Health Assist (Policy 'B')" & "SBI Health Care (Policy 'A')" w.e.f. 16.01.2025
- ii. Information brochure of e-Pharmacy vendors
- iii. User Guide for App of /UrLife/TATA 1mg/ Medibuddy for ordering medicines under e-Pharmacy Scheme
- iv. List of eligible pathological/ diagnostic tests at Diagnostic Centres covered under Tie-up arrangement with the Bank
- v. List of dispensaries
- vi. List of representatives of Broker /TPA including their contact details

In case any further details are required, or you need any clarifications, please reach out to Manager (HR) of concerned RBO/ CM(HR) of concerned Administrative Office. The final escalation in respect of grievances related to e-Pharmacy scheme can be sent to e-pharmacy@sbi.co.in with complaint no. given by e-Pharmacy vendor, Order No., PF No. and Registered Mobile Number.

9. New HRMS Website

The Bank has envisaged to have a current generation and future ready HRMS to meet the diverse need of Human Capital Management and provide the HR services to the employees and pensioners in a seamless digital mode through web and mobile application. Bank has selected new cloud based HRMS solution to fulfil the requirements with new age technologies like AI/ML to enhance user experience with new UI.

Salient Features of new system:

- The new HRMS portal is hosted on Zing HR and new portal provides faster, easier and enhanced user experience for both Employees as well as Pensioners through Web and Mobile App (Android/ iOS).
- ZingHR is a cloud based HRMS Web and Mobile Application that consolidates all employees and pensioners related applications under a single platform to improve overall employee experience. It is deployed on a Software as a Service (SaaS) platform.
- In addition to the existing features, the platform will also include training module, communication module (for top down communication, mass communication and specific role based communication) and automation of various welfare measures for employees and pensioners.
- High availability with application uptime of 99.90%.
- Increased productivity through automation of various manual processes presently being done by circle HR functionaries.

Current Status of services available and upcoming services on HRMS portal (<https://hrms.bank.sbi/>):

Roll-Out Status (New HRMS Portal)	Services	Status
Facility Already Available	Pension Slip	Live
	Life Certification Submission	
	Update Communication Details	
	Upload Photo	
	View PAN/Aadhaar	
	Emergency Medical Help	
	Blood Group	
	SBI Health Care (Enrolment)	
	SBI Health Assist (Enrolment)	
	SBI Elite Policy (Enrolment)	
	Pensioner Dependent Details	
	Pensioner ID Card	
	Pension Payment Advice	
	Consent -Organ Donation	
	IDF	
	Tax Simulator	
	Guest House Booking	
	Holiday Home Booking	
	Sanjeevani	
	Consent -Online Air Ticket Booking	
Upcoming Features in New HRMS portal	SBI Health Care (Policy A) - Bill Payment	Under Implementation
	Support for Critical Illness	
	Apply consent u/s 194 (P)	
	SBI Elite Policy Bill Lodgement	

10. GRIEVANCE REDRESSAL MECHANISM:

Our Bank had launched in 2018 a One-Stop Grievance redressal platform through Sanjeevani HR Helpline which caters to both grievances related serving Staff as well as SBI Retirees. The processes and resolution have been further improved by making the system more technology driven, and efficient. The Sanjeevani HR tab is available in HRMS portal and the retiree may lodge their grievance through HRMS portal or by sending an email to sanjeevani.pensioner@sbi.co.in. Further, the lodgement of grievances can also be done by pensioners through SMS (HELPHR to 567676) and voice call on 022-22858130. Samadhan Pakhwada is another initiative of the Bank being conducted on quarterly basis to interact with the SBI Pensioners for their feedback/concerns and to share the initiatives taken by the bank towards pensioners wellbeing.

11. TPA Chatbot / QR Code:

Following services are available after the scan of QR code / Chatbot.

- E-card Download.
- Claims Status.
- List of Cashless Network Hospital.
- Cashless Claim Form.
- Reimbursement Claim form
- Locations of TPA Offices.

The retiree just have to scan their respective TPAs QR code from the handset having sim of their registered mobile nos.:

Medi-assist



Vidal TPA



Paramount TPA



FHPL TPA



12. Introduction of Total Sum Insured and its benefits:

Starting with Policy year 2025-26, the concept of '**TOTAL SUM INSURED**' has been introduced. This '**TOTAL SUM INSURED**' = Base Sum Insured + Top-up Sum insured + Super Top-up Sum Insured (whoever is opted). This concept will help in significant reduction of cashless authorization time to hospital and reduction in wait time of retiree at hospital at the time of discharge.

Sr. No.	Name of the Member	P. F. ID	Base Sum Insured	Top-Up Sum Insured	Super Top-Up Sum Insured	Total Sum Insured
1	Mr. ABC	123	5,00,000/-	6,00,000/-	14,00,000/-	25,00,000/-

13. Distinctive Colour Coding of Mediclaim Cards:

The Cards issued for 2025-26 will have distinctive colours for SBI Health Assist and SBI Health Care for easy identification of right Policy for Claim submission:

SBI Health Care	Golden Yellow
SBI Health Assist	Byzantium

This will also ensure that member having both policies, lodge claim in SBI which is an annual renewal

14. Contact Details of ARIBL, TPAs and e-Pharmacy Vendors:

We also furnish herewith the contact details of all the Teams related to Mediclaim e-Pharmacy :

SBI General Insurance		
Sr. No.	Particulars	Details
1	Organization Website	https://www.sbigeneral.in/
2	Customer Care email address	Caresbiretirees@sbigeneral.in
3	Customer Care Number	1800 102 1111
4	Organization Mobile Application Name	Not Available

Anand Rathi Insurance Broker Ltd.		
Sr. No.	Particulars	Details
1	Organization Website	https://www.anandrathiinsurance.com/
2	Customer Care email address	sbigmchelpdesk@rathi.com
3	Customer Care Number	1800-123-8733
4	Organization Mobile Application Name	Benefit Plus

MediAssist		
Sr. No.	Particulars	Details
1	Organization Website	www.mediassist.in
2	Customer Care email address	sbi.support@mediassist.in
3	Customer Care Number	0120-6937324
4	Organization Mobile Application Name	Maven

Paramount		
Sr. No.	Particulars	Details
1	Organization Website	https://www.paramounttpa.com/
2	Customer Care email address	contact.phs@paramounttpa.com
3	Customer Care Number	1800-21-01942
4	Organization Mobile Application Name	mWISE

FHPL		
Sr. No.	Particulars	Details
1	Organization Website	m.fhpl.net
2	Customer Care email address	claims@fhpl.net
3	Customer Care Number	18004253067
4	Organization Mobile Application Name	FHPL Sparrow

Vidal		
Sr. No.	Particulars	Details
1	Organization Website	www.vidalhealth.com
2	Customer Care email address	care@vidalhealth.com
3	Customer Care Number	1800-103-5916
4	Organization Mobile Application Name	Vidal Health App

Escalation Matrix for e-Pharmacy Scheme is as under:

Sr. No.	Particulars	Tata 1 MG	MediBuddy	URLIFE
1	Organization Website	https://www.1mg.com/	www.medibuddy.in	https://ur.life/
2	Customer Care email address	concierge-sbi@1mg.com	hello@medibuddy.in	helpdesk.sbi@apollo247.org
3	Customer Care Number	1800-212-4636	999991555 Press 3 for Pharmacy Related Queries	18605000101
4	Organization Mobile Application Name	Tata 1mg	MediBuddy-Online Dr, Lab, Meds	URLife

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