

Sr. No.	Query	Response
1.	Can the SBI STP be availed by any Bank retiree?	SBI policies are open to all bank retirees who want to avail them. Not only is it open to bank retirees, it is also open to all retirees be it from bank, electricity boards, teachers or any other organization who want to join through their association.
2.	Please give complete information of the new SBI Super top up policy	<ul style="list-style-type: none"> • A Super Top up policy from SBI General Insurance Company limited, has been introduced this year. This policy can be given to all retirees who have taken a policy anywhere be it from us through New India Assurance, their own Bank / Organization Insurance policy, through Bancassurance, own individual policy or they are covered along with their children either in a group policy or an individual policy. Even those persons who do not hold any base policy can take this super top up policy. • The SBI policy is a very unique policy having no limits/ cappings on any disease, ailment or expenditure with a sum insured of 1 lakh to 10 lakhs with a threshold limit of 3,00,000. There is no no capping on Room Rent any member can get admitted to a single room A/C and all other charges are paid on actuals.
3.	What is the meaning of threshold limit	<p>Threshold means the upper limit after which the claims get paid in a super top up policy.</p> <p>If a person has taken a SBI General Super top up policy of 10 lakhs with a threshold limit of 3 lakhs then the Insurance Company will start paying the claims once the aggregate of all claims made by the person to another insurance company exceeds 3 lakhs.</p>
4.	Does the word threshold limit means the deductible? Meaning thereby that if super top up of SBI is taken, so SBI General Insurance will process the claim by deducting outrightly ₹3.00lac from the total claim amount.	<p>No. This is not a deductible. All super top up policies start after a threshold limit. For the SBI policy the threshold is 3 lakhs. Which means that if the aggregate of the total claims for the year exceeds 3 lakhs then the super top up is triggered.</p> <p>A deductible would mean that 3 lakhs will be deducted from each and every claim.</p>
5.	Will there be cashless available in SBI General Policy?	<ul style="list-style-type: none"> • Cashless can be availed in the SBI Super Top up policy once the base policy with any other insurer is exhausted or in case there is no base policy, when the threshold limit of 3 lakhs is reached. SBI will require the proof of claim paid from the previous insurer or in case of cashless, the authorization letter of the TPA stating that the sum Insured is exhausted. • In case a retiree has any alternative policy with another Insurer, the hospital opted if on panel of SBI, cashless service would be available once the below documents are made available to the TPA appointed by SBI: <ul style="list-style-type: none"> • Copies of bill of the hospital where patient is admitted. • Other documents submitted to the previous insurer. • Settlement letter/ Authorization letter for 3 lakhs as there is a threshold of Rs 3 lacs to trigger SBI policy.

		Please note that if any retiree has a base policy that is of a higher value than 3 lakhs the amount paid by SBI will be after deducting the entire amount claimed from the Base policy. This is a fundamental premise of any insurance wherein an insured cannot profit out of an insurance policy by claiming higher than the amount paid by them.
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6.	How the policies will work from 2 separate insurers especially when the terms and conditions are different with different insurers If the base policy is with ceilings / capping and SBI GENERAL super top up is without ceilings/capping, then in what manner / system the SBI GENERAL will process the claim under super top.	The claims put up in each policy will be separately processed as per each policy terms and conditions Example: Mr. A, a retiree, has taken the base policy of ₹3.00lac of IBA group policy and along with that he has also taken the super top up of ₹4.00 lac of SBI GENERAL. Thus having a coverage of 7.00 lac by paying the premium of ₹56652/-(44891/-+11761/-). If he is faced with a hospitalization bill of ₹7.00 lac, then the claim will be processed as below: The first 3 lakhs will be processed as per the terms and conditions of IBA policy. If the ailment is a capped ailment, then the cappings will be applied. Once the 3 lakhs limit is reached. SBI will process the remaining 4 lakhs without making any deductions in the room charges or other charges or not taking cognizance of any cappings in the New India or any other policy.
7.	Under SBI GENERAL super top, there is room rent ceiling of single room AC. If the room rent will be higher than above ceiling, will the clause of pro-rata deductions will be applied on the other items.	Yes. However, one must restrict themselves from going to a deluxe room. No insurance company pays for deluxe room in any policy. Insurance company pays to cover a health risk and not luxury.
8.	Under the clause for Modern treatments, there is a ceiling for	For SBI they will pay 50% of the Super top up sum insured. Base policy will pay separately as per their terms and conditions. Example if you have a base policy of 3 lakhs with New India and a top of say 7 lakhs. Since in our policy new India pays 50% of the Admissible treatment cost than if there are no other deductions. 50% of the Admissible amount would be say 3.50 lakhs. However since your sum insured in base policy is 3 lakhs, you will be paid 3 lakhs. In SBI Policy when you claim the balance of 4 lakhs you shall be paid 2.50 lakhs (i.e 50% of 5 lakhs Sum Insured) In total therefore you shall be paid 6 lakhs

9.	There is a lock in period of 3 years for the members who opts for super top up of SBI GENERAL. With this clause, will there also be lock in for the premium rates for 3 years or the company will accept the policy for 3 years if someone pays the premium in advance for 3 years.	The lock in period of SBI is to ensure continuity and sustainability as it is often found that many individuals take a group policy where pre-existing diseases are covered from day one, if they have a planned hospitalization, however, they do not join the policy the next year. This is a burden on those persons who continue to take the policy as the policy does not remain viable due to this anti selection. The premium will depend upon the claims ratio and the claims outgo.
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10.	Can the hospitalisation bill for any claim, be availed from day 1 of policy covered. What is the meaning of Lock in and Lock out period?	<p>Yes claims will be payable from day 1.</p> <p>A lock in period means once you take the policy, you have to continue taking the policy for a period of 3 years to ensure continuity and sustainability. In case you wish to opt out of the policy before the 3 year lock in period then you cannot enter the policy for a period of 5 years.</p>
11.	Post -hospitalisation claim for a retiree. Will	<p>Post-hospitalisation claim for retiree is payable upto 60 days post discharge from hospitalization in the New India Base and STP policy.</p> <p>In the SBI STP policy the post hospitalization period is 90 days post discharge from the hospital</p>
12.	The base policy as well super top by New India Assurance is with ceilings/capping.	<p>The base and super top up policy of New India assurance has been running for the past 3 years. The terms and conditions remain the same as the last 3 years with no change. There are cappings in only 4 diseases (Cataract, Joint Replacement, Age Related Macular Degeneration and Angiography) in order to ensure that the policy is viable on a year-on-year basis.</p>
13.	Does SBI GENERAL 's super top up have any cappings in the policy.	<p>There are no cappings / ceiling in the SBI policy. Even pre-existing diseases are covered from day one.</p>
14.	In policy guidelines, it is stated by SBI Gen Insurance Co that threshold limit Rs 3 lakhs SI with options from 1 Lakh to 10 Lakhs. Does it mean that one has to have base policy SI of Rs 3 Lakhs.	<p>Even if you do not have a base policy of R 3 lakhs , the initial expense of Rs 3 lakhs will have to be borne by you and only after that Super top up policy shall be triggered.</p>
15.	How is the premium to be paid by the retiree in case he opts for SBI STP policy?	<ul style="list-style-type: none"> • A link shall be shared to all retirees through whatsapp and email. • The basic details like name of the persons joining the policy age, etc. can be filled up up. • You shall have to choose the Sum Insured that you want and the total premium payable by you will be displayed. Once you make the payment, you can enter the transaction details of the premium remitted by you, • You shall be making the payment to your Retiree Association. They in turn shall remit the amount to the relevant insurer.

16.	In the event of emergency admission to a hospital which is not in Preferred Provider Network, whether bank retirees have a benefit to get himself admitted on a cashless basis?	The person can get admitted to any hospital in the network for cashless facility. It need not be a preferred provider network. However, if it is not a network hospital, than the claim will be settled on reimbursement basis.
17.	In case of death of retiree/ spouse, whether there is provision for nomination to receive the claim amount without Legal Heirship Certificate/Affidavit etc?	Although we capture the nominee details at the time of collection of data. Affidavit is a mandatory claim requirement as per regulations. However, in case the spouse is covered in the policy, then the spouse automatically gets it without an affidavit. Incase of death of Spouse, the retiree automatically gets paid.
18.	What are all the hospitalization expenses that come within the purview of Room Rent as per New India Policy?	Bed Charges Nursing charges and RMO charges come under the purview of Room Rent. This is a standard definition as per IRDA
19.	Who is the TPA this year?	Health India TPA has been chosen to service the retiree policy by the insurers. The TPA has a wide network of hospitals pan India and has a robust system in place for resolving queries and grievances and maintain a cashless TAT of less than 2 hours. The TPA was appointed in the first year and had given excellent services.
20.	Whether concept of "Proportionate deduction" of other expenses applied, if the retiree opts for a room of higher Bed Charges in respect of Super Top-up Policy Claims also.	There is no limit on Bed Charges in SBI policy and therefore all expenses are paid at actuals. SBI will however not pay for luxury / deluxe rooms. As long as a retiree takes a single room A/c all expenses are covered
21.	Whether External and durable equipment covered under the policy?	If the external durable equipment are used in hospital. Rent is covered. However, purchase of these equipment are not covered in the policy
22.	Whether Ambulatory Devices are covered under the policy? If not, whether any other	Ambulatory devices are not covered as per IRDA. Any devices which are for external use are not covered in the policy. However devices which are implanted within the body i.e Pacemakers, Joint implants, Lens in a cataract operation, screws, plates,etc are covered in the policy

23.	Whether Modern Treatment Methods and Advancement in Technologies enumerated by IRDAI Vide its Letter IRDAI/HLT/REG/CIR/193/07/ 2020 Dt. 22-07-2020 are covered in this Retirees' Medclaim Policy being issued by New India Assurance Co. Ltd and SBI General Insurance for Super Top-up or excluded?	Yes, they are covered in the policy. Under New India they are covered at 50% of the admissible amount Under SBI they are covered at 50% of the Sum Insured.
24.	Whether there is inclusion of approved targeted therapies for treatment of Cancer and eye disorders under Day Care Treatment and on a standalone basis?	So long as the treatment is in daycare it is covered. If the same is on Outpatient basis it is not covered in the policy
25.	Whether there is inclusion of Intra Vitreal Injections for eye disorders other than ARMD also eligible for coverage benefit?	Yes
26.	Is it mandatory to submit copy of Aadhaar Card of claimant is to be submitted along with other claim documents as part of KYC compliance while seeking reimbursement of hospitalization expenses?	KYC is compulsory as per the regulations. Aadhar card will have to be submitted at the time of claim.
27.	In respect of Package Surgery, Cataract Surgery and capped ailments etc., whether Pre/Post hospitalisation expenses are eligible for coverage benefits under Base Policy and Super Top-up Policy?	Pre- post are a part of the package
28.	Under Ayush Treatment, whether Naturopathy Treatment is eligible for coverage under Base/Super Top-up Policies?	AYUSH stands for Ayurveda, Yoga, Unani, Siddha and Homeopathy. Naturopathy is not a part of the above and not a recognized system of treatment.

29.	Whether Single Retiree can take the Base Policy & Super Top-Up, if the spouse is covered elsewhere or expired. In the case of a deceased retiree, whether the surviving spouse can take the Policy?	Yes to both the questions
30.	Whether Retiring Employees during currency of the policy period can join SBI General Super-Top-Up Policy? If so, under what conditions?	Yes They can join the policy during the policy period. If the person joins before 6 months of the policy, then 100% of the premium shall be paid. However, if he joins post 6 months of the policy then 50% of the premium will be paid.
31.	What is the time limit within which intimation of Claim and also submission of claims with requisite documents should be made to SBI General in respect of Super Top-up Policy?	Claims may be intimated within 7 days and documents can be submitted within 30 days
32.	Whether the NODAL OFFICER will be there for each Bank? or same Nodal Officer for all banks?	We have got SPOC's at all our 17 branch locations. Apart from that the TPA has also given an escalation matrix.