



# State Banks' Staff Union

(CHENNAI CIRCLE)

(Regd. No: 883)

(Affiliated to All India State Bank of India Staff Federation)

POST BOX NO.1754  
STATE BANK BUILDINGS  
84, RAJAJI SALAI  
CHENNAI - 600 001.

CIRCULAR NO.105

22<sup>ND</sup> JANUARY 2019

**AGREEMENTS SIGNED WITH MANAGEMENT BY THE FEDERATION**  
**ON MEDICAL REIMBURSEMENT SCHEME AND**  
**PROVISION OF BEREAVEMENT LEAVE &**  
**SPECIAL CASUAL LEAVE TO EMPLOYEES WITH DISABILITIES**

We reproduce hereunder the contents of Circular No.02 dated 22.01.2019 released by Com. Sanjeev K. Bandlish, General Secretary of our Federation, for the information of our Members.

(S.M.SELVARAJ)  
GENERAL SECRETARY

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**TEXT OF THE CIRCULAR NO.02 DATED 22.01.2019**

Members are aware that a Medical Insurance Scheme in lieu of the Hospitalisation Scheme was formulated and introduced in the Tenth Bipartite Settlement at Industry level. Inasmuch as the medical reimbursement scheme available in the Bank is superior to the one at industry level, in tune with the demands of the Federation, the insurance scheme was made applicable to all banks except our Bank so as to bring some more improvements in the insurance scheme relating to employees of State Bank of India. Subsequently, the management also had discussions with the Insurance Companies but could not reach consensus on the provisions in the scheme as desired by us.

2. In the meantime, the practical difficulties faced by the employees of other banks with the insurance scheme came to light and the Federation consciously insisted on the management to bring improvements in the Hospitalisation Scheme and Improved Medical Aid (Specified Serious Diseases) Scheme of the Bank in lieu of Medical Insurance Scheme agreed at industry level. The Federation insisted on the management to bring improvements in the bank scheme on the lines of improvements brought in the Insurance Scheme at industry level.

3. The issue was vigorously followed up by the Federation with the bank management and after prolonged discussions many improvements as provided under the Medical Insurance Scheme at industry level could be achieved to the existing Hospitalisation and Medical Aid Scheme of the Bank in the last one and a half year. Such improvements brought in the Hospitalisation Scheme and Improved Medical Aid (Specified Serious Diseases) Scheme of the Bank, at the insistence of the Federation are reproduced in seriatim hereunder, for information of the members.

- a) Effective from the 10<sup>th</sup> November 2017, Workmen Staff were made eligible for 100% reimbursement against medical expenses for self as well as dependent family members under 'Reimbursement of Expenses on Hospitalisation and Improved Medical Aid Scheme'.
- b) Effective from 23<sup>rd</sup> March 2018, Bed/ICU charges were revised subject to the ceiling of Rs.1,600/- per day towards Bed charges and Rs.4,000/- per day towards ICU charges, under Hospitalisation and Improved Medical Aid Scheme.
- c) Effective from the 1<sup>st</sup> April 2018, the following expenses were made reimbursable under the Hospitalisation and Improved Medical Aid Scheme:
  - (i) Expenses incurred by the employee on various vaccinations to their children.
  - (ii) Expenses incurred by employees or their spouses on Normal delivery were made reimbursable, on actual basis, subject to a ceiling of Rs.50,000/- in one instance up to maximum two deliveries in the entire service period.

- (iii) Expenses incurred by the employee on the implants for different purposes as per the actual cost of the implant or the ceiling prescribed (inclusive of GST) by Bank, whichever is lower.
  - (iv) Expenses incurred by an employee/dependent family member as donor in case of kidney/liver transplant shall be reimbursed up to a ceiling of Rs.1,50,000/- in respect of kidney transplant and Rs.5,00,000/- in respect of liver transplant.
  - (d) Schedule of reasonable charges as per the approved standardized rate for each Centre/Circle, which was not revised for nearly one and a half decade, was revised. On the demand of the Federation, the Schedule of Charges was made applicable for both Hospitalisation Scheme and Improved Medical Aid (Specified Serious Diseases) Scheme and further the Circles have been authorized to revise these rates bi-annually subject to approval from the Corporate Centre.
  - (e) The signing of bilateral agreement with regard to improvements in the Hospitalisation and Improved Medical Aid Scheme was kept in abeyance by bank, at the insistence of the Federation for a consolidated agreement covering all the improvements including new diseases to be added under Domiciliary Treatment.
  - (f) The existing diseases covered under domiciliary treatment are as under:  
*“Cancer, Leukaemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailment, Pleuresy, Leprosy, Kidney Ailment, Epilepsy, Parkinson’s Disease, Psychiatric Disorder, Diabetes, Hepatitis-B, Hepatitis-C, Haemophilia, Myastheniagravis, Wilson’s Disease, Ulcerative Colitis, Epidermolysis Bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis, Third Degree Burns, Rheumatoid Arthritis, Hypothyroidism and Hyperthyroidism.”*
  - (g) Effective from 1<sup>st</sup> January 2019, the following additional diseases are included to the existing list of diseases covered under domiciliary treatment for reimbursement of medical expenses to the extent of 100% in case of a workman and his dependent family members.  
*“Hypertension, Glaucoma, Chronic Pancreatitis (non-alcoholic), Immuno Suppressants, Multiple Sclerosis / Motoneuron Disease, Sequalea of Meningitis, Osteoporosis, Muscular Dystrophies, Sickle Cell Disease, Systemic Lupus Erythematous, Any Connective Tissue Disorder, Chronic Pulmonary Disease, Chronic Bronchitis – not caused by smoking, Physiotherapy – for a limited period under Doctor’s advice, Asthma”.*
  - (h) The following existing 23 specified serious diseases, with or without hospitalisation, will continue to be covered for reimbursement of expenses under Improved Medical Aid Scheme of the Bank:  
*“Tuberculosis, Cancer, Leprosy, Cardiac Ailments, Kidney Ailments, Paralysis, Tumor, Small Pox, Pleurisy, Diphtheria, Cerebral Malaria, Dog Bite/Snake Bite, Epilepsy if there is ‘Status Epilepticus’, Non-alcoholic Cirrhosis of Liver, Haemophilia, Purpura, Thalassemia, Typhoid with complication like (a)Intestinal Perforation or Intestinal Obstruction (b)Typhoid Psychosis or Brain Damage, Parkinson’s Disease, Mental Diseases, Accidents of serious nature, Cerebral Palsy and Aids.”*
4. We are happy to inform that the agreement covering the above provisions on Medical Reimbursement Scheme was signed on 17<sup>th</sup> instant along with Agreements on unique and ‘first in banking industry’ introduction of Bereavement Leave of Seven (7) Days to all employees and Special Casual Leave of Four (4) days’ per year to employees with disabilities.
5. We profusely thank the bank management, in particular, the representatives of the management led by the respected Deputy Managing Director (HR) & Corporate Development Officer, the Chief General Manager (HR), the Deputy General Manager (IR) and the entire team of management for their positive approach and excellent support, for resolution of these long pending issues and the successful signing of these settlements.
6. The remaining issues including those taken up by us in the last Central Bipartite Meeting held by the management are being pursued with the management and we note to inform the developments.