

CHAPTER 16

MEDICAL AID AND EXPENSES

16.1 ELIGIBILITY

Medical facilities as detailed hereunder are available to the employee and his family.

16.1.1 Definition of family

- a) 'The expression 'family' of an employee shall mean the employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) as also parents ordinarily residing with and wholly dependent on the employee.
- b) The term 'parents' shall include step mother wholly dependent on an employee, but shall not include step father. In respect of employee who has been adopted legally, the parents who adopt him/her become the legal parents for all intents and purposes.
- c) The term 'wholly dependent child/parent' shall mean such members of the family having a monthly income not exceeding Rs. 2550/- p.m. If the income of one of the parents exceeds Rs.2550/- p.m. or aggregate income of both the parents exceed Rs. 2550/- p.m. both the parents shall not be considered as wholly dependent on the employee.
- d) A married female employee may include her natural parents or parents-in-law under the definition of 'family' - but not both, provided that the parents/parents-in-law are ordinarily residing with and are wholly dependent on her and satisfy the income criteria as stated above. (a) If the parents / parents-in-law are living separately, she should establish to the satisfaction of the Bank that they are still dependent on her. (b) If she is the only earning member in the family. (c) If there are other members earning but they are married daughters, the Bank may consider on merits the claim of the employee for inclusion of parents.

Clarifications:

- i) A female employee, whose husband is also an employee of the Bank will not be eligible to claim reimbursement of medical expenses in respect of her children, unless the children are dependent on her and not on her husband.
- ii) An employee is eligible to claim reimbursement of medical expenses on account of spouse irrespective of income dependency. As such we may reimburse hospitalisation expenses within the ceiling laid down, provided no claim of the same bills has been received by the employee or the spouse.
- iii) Where the employee's spouse is eligible for reimbursement of medical expenses from his / her employer, the claim will be reduced to the extent of his / her spouse's entitlement under his / her employer's dispensation.

- iv) Where more than one brother/sister are working in the Bank, reimbursement of medical expenses in respect of dependent parent can be claimed by only that employee with whom the dependent parents ordinarily reside. Whenever such employees claim reimbursement of medical expenses incurred in respect of their dependent parents, they should submit a suitable declaration along with their application for reimbursement of medical expenses as given below.

"I further certify that dependent parent(s), in respect of whom the reimbursement is being claimed, ordinarily reside(s) with me and my other brothers and sisters working in the bank have not claimed/are not claiming reimbursement of such expenses".

- v) Where both Husband and Wife are working in the Bank
- a) Where the husband is a member of the Supervising Staff and the wife is an award employee in the Bank, the wife may avail herself of medical facilities as per her entitlement as award employees and expenses incurred by her in excess of the amount to which she is entitled to as an award employee, may be claimed by the husband under his service rules i.e. 75% of the balance.
- b) Where both husband and wife are members of the award staff it will be in order to reimburse the medical bills submitted by an employee, on account of treatment taken by his/her spouse, from the balance available in the employee's medical aid account, provided there is no balance in the medical aid account of the spouse.

The age of a family member will not be a factor to decide his/her dependence on the employee, unless it is specifically so provided.

16.1.2 Children/family staying separately

An employee who is posted to a difficult and inconvenient centre and who keeps his children for their education, outside the place of his posting, may be reimbursed with the medical expenses to the permissible extent for the treatment of his children in the usual manner. The principle equally applies in case of an employee who is staying alone at the place of his posting and his family members are not staying with him at the place of his posting for some convincing reasons.

16.1.3 Employees under suspension

A suspended employee may be allowed reimbursement of medical expenses pertaining to self or his family on the same terms and conditions as applicable to employees in active service

16.1.4 New recruits

Expenses incurred by new recruits for medical examination at a time of recruitment in the Bank will be borne by the them. In case of new recruits, reimbursement of medical expenses upto full annual quota is allowed in the first year, irrespective of their joining the service in that year.

16.1.5 Part-time employees in subordinate cadre

Permanent Part-time employees drawing scale wages (since converted to full scale of wages) are eligible for medical benefits on the same scale as applicable to full-time employees in the subordinate cadre. They are also eligible for Improved Medical Aid facilities, provided they are not entitled to similar benefits in their other employment.

16.1.6 Ex-servicemen

The previous service in the army, in respect of ex-serviceman may be taken into account while considering their eligibility for higher medical aid from the year 1985.

16.1.7 Ceilings

In substitution of clause 17 of the bipartite settlement dated 27th March, 2000, with effect from 1st November, 2002, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs.1500/- per annum.

NOTE :

- a) On the 1st January every year the appropriate medical aid permissible will be credited to the medical aid account of the employee concerned. (SETTLEMENT DTD. 31.3.1967)
- b) Maximum accumulation in Medical Aid Account

The amount of total expenses from January to December of each calendar year will be allowed to be accumulated so as not to exceed, at any time, 3 times the maximum permissible on annual basis.

- c) A register as per pro forma given at Annexure 16.1 should be maintained for medical expenses in respect of each employee at the Branch/Office.

16.1.11 Submission of claims under yearly quota

Reimbursement of medical expenses of the workmen and his family will be made on the strength of his certificate of having incurred such expenses duly supported by a statement of account as per Annexure 16.2 for the amounts claimed. Having regard to the difficulties faced by the employees in obtaining bills, vouchers, etc., especially when the amount involved small and the medicines are supplied by the attending physicians from their own dispensaries and the fact that the scrutiny of such bills involves unnecessary work at the branches, reimbursement of claims of medical expenses subject to the ceiling, may be made without production of bills/vouchers/prescriptions, based on the strength of their certificate, duly supported by a statement of account, as stated above, for the amounts claimed.

(PER/IR/9970 Dt.15.03.1983, PER/IR/CIR/75 Dt.15.04.1985)

ANNEXURE -16.2

To,
State Bank of India

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Date :

Dear Sir,

REIMBURSEMENT OF MEDICAL EXPENSES

I hereby declare that I have actually incurred a sum of Rs..... (Rupeesonly) towards medical expenses in respect of myself/dependent members of my family, as per details given below:

- (1) Name of the person for whom the treatment has been taken (in case of a dependent family member, his/her name, age and relationship with the employee also to be given) :
- (2) Name of the doctor consulted :
- (3) Nature of illness :
- (4) Duration of treatment (with dates) :
- (5) Professional Fees paid :
- (6) Cost of medicines purchased :
- (7) Total expenses incurred :
- (8) A statement of account for the amount claimed is given below.
- (9) I request that the above mentioned sum be reimbursed to me in terms of paragraph XII of the Bipartite Settlement dated the 17th September 1984.
- (10) I, further certify that dependent parent(s), in respect of whom the reimbursement is being claimed ordinarily reside(s) with me and his/her/their present monthly income is Rs..... My other brothers and sisters working in the Bank have not claimed/are not claiming reimbursement of such expenses.

Yours faithfully,

(Signature of the Employee)

Full Name :

Designation :

Department/Branch :

-----STATEMENT OF
ACCOUNT

-----Sl.				
Date of	For Self	Particulars(indicating expenses	Amount	Remarks
No	expenditure	or family relating to medicines/ pathological test/doctor's fees, etc., separately against each date)		
-----	1	2	3	4
6				5

-----Total

Signature

Name of Employee :
Branch/Department :