

e-Pharmacy Services for the Members of
SBI Health Assist PY 2025-26

For Online Enrollments	Will Start from 23rd Jan 2025
For Offline Enrollments	Will Start from 28th Jan 2025

Madam/ Dear Sir,

e-PHARMACY SCHEME FOR MEMBERS OF “SBI ELITE POLICY” & SBI HEALTH ASSIST (Policy ‘B’) FOR 2025-26: AVAILABILITY OF e-PHARMACY SERVICE W.E.F. 23rd JANUARY 2025 FOR ONLINE APPLICATIONS & 28th JANUARY 2025 FOR OFFLINE APPLICATIONS

Please refer to our following e-circulars regarding e-Pharmacy Scheme for members of “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
- v) CDO/P&HRD-PPFG/47/2023-24 dated 24th Jan, 2024

Further, renewal of SBI Health Assist (Policy ‘B’) on modified terms and conditions was advised vide our e-circular No. CDO/P&HRD-PPFG/59/2024-25 dated 02nd January 2025.

2. The e-Pharmacy scheme for Policy Year 2025-26 has been renewed and as per the revised structure of e-Pharmacy Scheme, retirees can select their preferred e-Pharmacy vendor from a list of three e-pharmacy vendors which are 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

The detailed information regarding e-Pharmacy services has also been uploaded on the following link:

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

Further, following changes have been brought about in the e-pharmacy scheme for Policy Year 2025-26:

Sl. Order	Inclusions in e-Pharmacy
a)	Continuation of flat 20% discount on all items prescribed by the treating doctor excluding medicines as mentioned in Annexure I .

	Starting with Policy Year 2025-26, OTC Pharmaceutical items (Vitamin, Calcium, Eye Drops etc.) except items mentioned in Annexure I will now be supplied at flat 20% discount on similar terms as per existing arrangement.
b)	Glucose Strips and Glucose Meter (Once a year) to be provided at 20% discount, if prescribed by the treating Doctor. The cost of these items will be payable as per existing arrangement.
c)	A package consisting of seven Health Tests along with Home Collection facility for SBI Retiree member and spouse is included at Rs.600/- per member once a Policy Year (i.e. Rs. 1,200 for Retiree and their spouse). The entire cost of package (Rs.600/- per member) will be debited to wallet, subject to availability of wallet balance (as mentioned in Annexure II). The respective e-pharmacy service provider will roll out the facility by 15th March 2025 and provide operational guidelines regarding the same to their members.
d)	The retirees now can place orders on behalf of other members of their family (non-dependents and hence not part of Mediclaim Policy) at 20% discount on self-payment basis. This facility will be rolled out by 15th March 2025. Any grievance related to non-dependent family members will have to be taken directly with respective e-pharmacy vendors.

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 differently abled 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 (16th Jan of the current year to 15th 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 differently abled 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 same 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 at a temporary address.
- (iv) The details of non-dependent family members for supply of medicines at 20% discount will be obtained by the respective e-pharmacy vendors directly from the pensioners/ family pensioner.

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	concierge-sbi@1mg.com

(UR Life)		
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 (Press 3 for Pharmacy related queries)

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 23rd January,2025 in respect of users who have registered online and from 28th January 2025 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 differently abled 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.
- v) The discount rate of 20% will not be applicable for ineligible medicines and discount may vary with different Service Providers. However, such items are not covered under e-Pharmacy scheme and will be provided upon full payment by members.
- vi) The list of 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.
- vii) 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.
- viii) Payment options available are detailed in the user guide provided by Service Providers.
- ix) 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.
- x) Members will be allowed to purchase eligible medicines even beyond the limit of Rs. 18,000/- by making full payment from their own sources and the Service Provider will allow 20% discounts on such purchases also.
- xi) Members shall have to show original prescription and valid identification proof during delivery of medicines.
- xii) 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.
- xiii) 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.
- xiv) 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.

- xv) Under the e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.
- xvi) 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.
- xvii) **Return of medicines will not be accepted after delivery.**
- xviii) Minimum orders to be accepted for invoice value of **Rs.250** (net of applicable discount).
- xix) 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

Annexure-II: Health Check Up Facility for the members of SBI Health Assist

List of Medicines & Pharmaceutical Items Not Reimbursable by The Bank
(Subject to periodical review)

Creams And Ointments:

1. Cleansing Lotion e.g. Cetaphil Cleansing Lotion, Moisturizing Lotions/Creams e.g. Venusia Moisturizing Lotion/Cream
2. Topical Solution e.g. Regain Lotion/Re'equil Gel/ Sunscreens

Nutritional Supplements:

1. Anti-aging/ Hyper pigmentation products/ Nutritional Shakes like Ensure etc.
2. Herbal Extracts for Diabetes

Consumable items:

1	Gloves
2	Masks
3	Diaper/Sanitary Napkins /Under pad
4	Bedsheets
5	Hand Sanitizer
6	Soaps and Toiletry Items
7	Rehabilitation Belts and equipment's
8	Thermometer
9	Walker
10	Tissue Papers
11	Cosmetics
12	Hot Water Bag
13	Spectacles
14	Hearing Aid
15	Wheelchair
16	Contact Lenses

Health Check Up Facility for the members of SBI Health Assist (Policy-B): Policy Year 2025-26

Health Check Up Facility with provision of sample collection from residence consisting of following facilities:

- 1 Blood CBC
- 2 Blood Sugar with Urine Sugar (Fasting)
- 3 Serum Creatinine
- 4 SGPT
- 5 Lipid profile
- 6 Glycosylated (HbA1C)
- 7 Urine RM

ii) The Health Check Up Package with Home collection facility is priced at Rs.600/- per member and is available to both Retiree and their spouse.

iii) This package will be included in the Rs.12,000.00 wallet balance under the e-pharmacy scheme and the entire amount will be debited from the wallet, if this package is opted for.

iv) The vendors will roll out this facility by 15th March 2025.