

Madam/ Dear Sir,

**SBI GROUP MEDICLAIM POLICY**  
**INTRODUCTION OF e-PHARMACY SCHEME**  
**FOR MEMBERS OF ANNUAL PAYMENT PLAN (APP) UNDER “SBI HEALTH ASSIST”**  
**SERVICE TO GO ONLINE W.E.F. 1<sup>ST</sup> JUNE, 2020**

Please refer to our e-circular No. CDO/P&HRD-PPFG/65/2019-20 dated 27<sup>th</sup> December, 2019 advising renewal of Group Mediclaim Policy for SBI retirees with effect from 16<sup>th</sup> January, 2020 and modifications in terms and conditions of the policy. It was advised in the said e-Circular that the Bank will make arrangement of allowing cashless domiciliary facility for members of Annual Payment Plan (APP) under “SBI Health Assist” through e-Pharmacy Tie-up.

2. In this connection, an arrangement has been made with **Lifetime Wellness Rx International Limited** popularly known as **M/S Apollo Life** for providing pharmacy services to the members of APP through an App named “URWORLD”. Indent for medicines by the members can be placed only through the App. No manual order for medicines would be allowed in the scheme. The App “URWORLD” can be downloaded from Google Play Store through Android Mobile Phones. It can also be downloaded by clicking the link <https://play.google.com/store/apps/details?id=com.apollo.urworld>

3. As per the approved plan, members’ contribution for the entire policy period has been fixed @ Rs. 6,000/-. As four months have already elapsed, no contribution for the past four months will require to be paid by the members. Therefore, only Rs. 4,000/- will have to be contributed by the members. Similarly, Bank’s contribution has been fixed @ Rs. 8,000/- for the remaining eight months of the policy. A member of the Annual Payment Plan will be eligible to purchase medicines through the App by uploading a valid prescription issued by a Registered Medical Practitioner. Members would be eligible to indent medicines for spouses / disabled children (as per records in Annual Payment Plan) within the following limits :

| <b>Total Domiciliary Limit to the members of Annual Payment Plan for the period from 1<sup>st</sup> June’ 20 to 15<sup>th</sup> Jan’ 21</b> | <b>Initial amount to be spent by member</b> | <b>Bank’s maximum contribution after initial payment by the member</b> |
|---|---|--|
|---|---|--|

|              |              |            |
|--------------|--------------|------------|
| Rs. 12,000/- | Rs.4,000/-** | Rs.8,000/- |
|--------------|--------------|------------|

\*\*No reimbursement can be claimed from the Bank against such expenditure incurred by the retirees under any other scheme of the Bank.

4. The Medicines will be delivered by the Vendor Company strictly at the registered address of the members under APP. No request will be entertained by the Vendor Company for delivery of medicines at a place other than the address registered in Annual Payment Plan. However, any change in the registered address can be effected by Corporate Centre on acceptable grounds once communicated through the concerned Administrative Offices. However, on launch of the services, if incorrect address is appearing in the App, it can be modified by the member once through the App.

5. Logging into the “URWORLD” App will be based on Mobile Number of the member. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member registered under the Annual Payment Plan. There is no provision in the App to use one Mobile Number for more than one PF Index Number. Any cases of error in Mobile Number may be taken up through concerned Administrative Office with Corporate Centre for rectification. For allowing the facility to members, Enrolment Data of “Annual Payment Plan” has been used. It has been observed that in many cases erroneous and duplicate Mobile Numbers have been provided in the Enrolment Data. Therefore, it is advisable for all the Administrative Offices to verify Mobile Numbers which have been sent by them to Corporate Centre during enrolment of members. It may be noted that any request for change / correction in Mobile Number / subsequent change in registered address will be entertained through Administrative Offices only.

6. Flow Chart on logging into the App and indenting the orders is given in *Annexure-I* attached with this e-Circular.

7. Other provisions in the scheme will be as under :

- i) Various payment options viz. Cash on Delivery (COD) and payment through swipe machines will be available for making payment by the members.
- 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 / disabled children (if any) and their age.

- iii) Vendor Company will provide discount in price on all medicines @ 18% to members. This discount will be applicable on MRP printed on the cover of the medicines. The said discount will be applicable to all the medicines delivered by the Company to the members.
- iv) Validity of a Doctor's prescription will be 180 days. Prescription older than 180 days will not be entertained and in such case, member will have to procure new prescription.
- v) After receipt of requisition from the member, Vendor Company will arrange for a confirmation call in order to confirm the order and quantity of the medicines. Only after confirmation by the member, order shall be considered for further processing.
- vi) Members will be allowed to purchase medicines even beyond the limit of Rs. 12,000/- (Rupees Twelve Thousands only) by making payment from their own sources and the vendor Company will allow eligible discounts on such purchases also.
- vii) The deadline for delivery of medicines by the Vendor Company will be 12 to 36 hours in Metro / Urban / Semi Urban areas and similarly in rural areas, delivery deadline will be 72 to 96 hours.
- viii) Members will have to mandatorily show original prescription and valid identification proof during the delivery of medicines.
- ix) 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 Company.
- x) 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 Vendor Company.
- xi) Operating hours of the Vendor Company will be 9.00 am to 6.00 pm everyday including Sundays. 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, member will receive Prescription Validation Call the next day.
- xii) In this e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.

- xiii) The list of excluded medicines / Pharmaceutical items / Nutritional Supplements / Consumable items which will not be supplied to members under the scheme is mentioned in *Annexure-II*. The Vendor Company will advise the members during the confirmation call, if any, items ordered are excluded under the e-Pharmacy Scheme.
- xiv) Return of medicines will not be accepted after delivery.
- xv) Minimum amount of order will be Rs. 250/-.

**8. Under the present situation resulting from COVID-19 pandemic, delivery of medicines will not be done in Containment Zones / Red and Orange Zones / restricted areas. As there will be wide spread movement restrictions, delay may happen in delivering medicines by the courier agents in the present situation. However, it would be the endeavor of the Vendor Company to deliver medicines on time. Due to the prevailing COVID-19 situation, orders may also be cancelled by the Vendor Company in case it is found that delivery may not be possible.**

*Annexure-I : Flow Chart for downloading the App and placing orders.*

*Annexure-II : List of excluded medicines*