



FEDERATION OF SBI PENSIONERS' ASSOCIATIONS

Regn. No. S/17025 of 1986 Under Societies Registration Act 1860 (Delhi)

ADMINISTRATIVE OFFICE, BENGALURU

65, SBI LHO Buildings, St. Mark's Road, Bangalore - 560001

Email: fsbipa@gmail.com

N. RADHAKRISHNAN
President
(M) 9848525214

(All letters to be addressed to the General Secretary)

G.D. NADAF
General Secretary
(M) 9448124777

Ref No.FSBIPA/36/2025

Date: 20th December 2025

Dear Members,

SBI HEALTH CARE (POLICY-A) & SBI HEALTH ASSIST (POLICY-B) – POLICY YEAR 2026-27

We are glad to note that the Bank has issued the Circular on Health Insurance for the Policy year 2026-27 well in advance acceding to the request of the Federation. We are also glad to note that the Bank has brought notable improvements in the Scheme despite the limitations under the tailor-made Scheme.

2. We thank our bank management, on behalf of the entire membership of the Federation, for the undernoted improvements brought in the policy features:

- a. Revision of Premium Rates by 5%.
- b. Capping on Knee Replacement Surgery has been revised by Rs.50,000/-

Base Cover	Existing Limit (Unilateral)	Revised Limit (Unilateral)	Existing Limit (Bilateral)	Revised Limit (Bilateral)
Rs. 3 lacs	Rs.2.00 lacs	Rs.2.50 lacs	Rs.4.00 lacs	Rs.4.50 lacs
Rs. 5 lacs	Rs.2.25 lacs	Rs.2.75 lacs	Rs.4.50 lacs	Rs.5.00 lacs

- c. Inclusion of Angioplasty for other than Heart Surgeries (Capped at Rs.5 lacs)
- d. Increase in the pre-hospitalisation period from 30 days to 60 days
- e. Inclusion of 4 diseases under Domiciliary Treatment for SBI Health Care (Policy-A)
 1. Herpes Zoster
 2. Gynecomastia
 3. Amyloidosis
 4. Carpet Tunnel Syndrome

- f. **Enhancement in Subsidy on Base Premium of Rs.3 lacs:** For 80 years and above aged Pensioners and Family Pensioners, the subsidy has been increased from 80% to 90% as under:

Age Category of Pensioners/Family Pensioners	Subsidy in %	Subsidy
Family Pensioners below 80 years Pensioners below 80 years but above 70 years	50%	Rs.9,560/-
Pensioners and Family Pensioners 80 years and above	90%	Rs.17,208/-

- g. **Enhancement in Wallet Subsidy:**

CATEGORY	EXISTING SUBSIDY	REVISED SUBSIDY
Base Plan Rs.3 lacs	Rs.12,000/-	Rs.15,000/-
Base Plan Rs.5 lacs	Rs.12,000/-	Rs.18,000/-
Age 80 years above irrespective of the Base Plan opted	Rs.12,000/-	Rs.20,000/-

- h. **Revision in Pro-rata Contribution under e-Pharmacy Scheme:**

The present ratio of 1:2 i.e., member & Bank has been revised to 1:3. That is, Member needs to pay only 25% of the cost of medicines as against the existing 33.33%.

3. The premium amount as well as the GST over and above that might give an impression that we are paying more towards the insurance cost. But it can be understood through a clear analysis of premium plus GST, the subsidy amount as well as the e-Pharmacy Wallet that the health insurance scheme provided by the Bank is cost effective. The minimum and maximum total subsidy provided by the Bank including e-Pharmacy Wallet Subsidy work out to Rs.15,000/- and Rs.37208/- respectively. The brief details are as under:

CATEGORY	BASE PLAN	PREMIUM	TOTAL SUBSIDY BANK + WALLET	ACTUAL PAID *
Pensioners below 80 years of age	Rs.3 lacs Rs.5 lacs	22,563.00 50,155.00	15,000.00 18,000.00	7,563.00 32,155.00
Pensioners aged below 80 years & above 70 years of age and Family Pensioners irrespective of age	Rs.3 lacs Rs.5 lacs	22,563.00 50,155.00	24,560.00 27,560.00	(-) 1,997.00 22,595.00
Pensioners and Family Pensioners Aged 80 years and above	Rs.3 lacs Rs.5 lacs	22,563.00 50,155.00	37,208.00 37,208.00	(-) 14,645 12,947.00

Note:- Pharmaceuticals' Discount is not included.

4. **We place on record our sincere thanks to our beloved Chairman Shri Ch. Sreenivasulu Setty for the compassionate approach taken by the Bank by bringing further improvements in the Health Insurance Scheme for the policy year 2026-27.**

5. We also thank Shri G.S. Rana, our respected DMD (HR) and CDO, Shri Sourav Ghosh, DGM (P&PMD) and their entire team at Corporate Centre, Mumbai for their efforts in bringing out a cost-effective and reasonable insurance scheme that can benefit majority of the community of Pensioners and Family Pensioners.

With Greetings,



(G.D. NADAF)
GENERAL SECRETARY