

REMAS – Retired Employees Medical Assistance Scheme

There is misunderstanding among the retiring staff that REMAS is a Medclaim Policy.

It is a scheme for providing financial assistance to the Retired Employees to meet the Medical Expenses/medical insurance premium incurred by them. The scheme is in operation since December 1997 [Br. Circular No.91/155 dt.04.12.1997]

On the 1st day of the month of Retirement , REMAS application page will be available in HRMS, Self service. Applications submitted physically through courier / speed post / hand delivery will not be accepted. Please note the online application page will be available up to the last day of your service.

VRS optees have to fill up a form & send it to TBD, HO before last date of their relieving, TBD will debit their A/C towards membership fee.

The Retiree's/VRS optees have to opt for either Reimbursement of Medclaim Insurance Premium or Hospitalisation Expenses, under REMAS at the time of application. Please note on option once exercised is irrevocable.

It is advisable to choose Reimbursement of Medclaim Premium option instead of Hospitalisation.

In case you opt for Reimbursement of Hospitalisation Expenses, reimbursement will be :-

1. 90% of the bill amount subject to maximum of Rs.10,000/- per Welfare Year, **for Minor Ailments,**
2. 90% of the bill amount subject to maximum of Rs.30,000/- per Welfare Year, **for Major Ailments,**
3. However **in respect of Neuro / Cardiac / Kidney / Liver / Cancer surgeries,** if Hospitalisation expenses (including surgery charges) exceed Rs.1.50 lakhs, 90% of the bill amount subject to maximum of Rs.1.50 lakh to be reimbursed.

[Br. Circular No.108/156 dt.28.11.2014].

The REMAS Membership Fee is as follows;

Subordinate Staff	Rs.15,000/-
Clerical Staff	Rs.30,000/-
Officers up to Scale III	Rs.45,000/-
Officers in Scale IV & above	Rs.60,000/-

Staff members have to pay membership fee by crediting the same to S/B A/C No.011610110003681 – REMAS with CBD Belapur Br. and will have to mention Transaction ID and date of transaction while submitting the online application. While filling the REMAS membership form, mention your Pension S/B A/C No., so that reimbursement amount will be credited to the account mentioned in the application form. Please take a print of the application form and keep the same for your records, after obtaining the signature from the Branch official, as a proof of having submitted REMAS application.[Br. Circular No.111/175 dt.31.01.2018].

Reimbursement of Insurance Premium is restricted to the actual amount of premium subject to Rs.10000/- p.a. [Self – Rs.5000/- and Spouse Rs.5000/-]. Reimbursement of Insurance Premium/ Hospitalization expenses is subject to maximum ceiling of Rs.1,50,000/- for REMAS members (i.e. Self and Spouse together) in Lifetime. If staff or Spouse is gainfully employed then he/she is not entitled to draw any benefits till such time he/she is gainfully employed. After ceasing employment, member has to inform TBD, H.R. Department, Head Office in writing/email, to avail reimbursement of the Insurance / Hospitalization Expenses.

Insurance premium / Hospitalization Expenses paid after becoming a member only are eligible for reimbursement. After becoming a member of REMAS, you have to submit the application along with a copy of Insurance Policy & Premium Receipt, if you have a **Private Insurance Policy.** In case you apply for **IBA Medclaim Policy** then during 1st year after becoming a member of REMAS you have to submit the application along with a copy each of the first page of S/B A/c. passbook and of page where the entry of recovery of premium appears to TBD Department, Head Office. If you avail IBA Medclaim policy the premium will be directly credited to your A/C from the next year.

The last date for submission of reimbursement claim under REMAS for the Welfare year (March to February) is 28th February every year.