



# eCircular

Department: P&HRD

Sl.No.: 1228/2022 - 23

Circular No.: CDO/P^HRD-PPFG/69/2022 - 23

Date: Fri 27 Jan 2023

The Chief General Manager  
State Bank of India  
Local Head Office  
All Circles/ CCG/ CAG/ SARG etc.

Madam/ Dear Sir,

**SBI GROUP MEDICLAIM POLICY**  
**e-PHARMACY SCHEME**  
**FOR MEMBERS OF "SBI HEALTH ASSIST (Policy 'B')"**  
**LAUNCH OF SERVICE W.E.F. 25<sup>th</sup> JAN, 2023**

Please refer to our following e-circulars regarding e-Pharmacy Scheme for members of Annual Payment Plan under "SBI Health Assist (Policy 'B')":

- i) CDO/P&HRD-PHRD/21/2020-21 dated 29<sup>th</sup> May, 2020
- ii) CDO/P&HRD-PPFG/60/2020-21 dated 15<sup>th</sup> Dec, 2020
- iii) CDO/P&HRD-PPFG/40/2021-22 dated 07<sup>th</sup> Aug, 2021

Further, renewal of SBI Health Assist (Policy 'B') on modified terms and conditions was advised vide our e-circular No. CDO/P&HRD-PPFG/60/2022-23 dated 07<sup>th</sup> Jan, 2023.

2. In this connection, Bank has selected two new Service Providers namely, M/s TATA 1mg Health Care Solutions Pvt. Ltd. (TATA 1mg) and M/s Phasorz Technologies Pvt. Ltd. (Medibuddy) for providing e-Pharmacy services to the members of "SBI Health Assist (Policy 'B')". The distribution of Circles among the two Service Providers to provide e-Pharmacy for members of "SBI Health Assist (Policy 'B')" is as under:

<b>Circles to be serviced by TATA 1mg</b>		<b>Circles to be serviced by Medibuddy</b>
Ahmedabad		Bengaluru
Amaravati		Bhopal
Bhubaneshwar		Chennai
Chandigarh		Hyderabad
Guwahati		Maharashtra
Jaipur		Mumbai Metro
Kolkata		Thiruvananthapuram
Lucknow		
New Delhi		
Patna		

For this purpose, the Circle of the pension paying branch of the member at the time of applying to SBI Health Assist will be considered, even if the place of delivery of medicine is in a different Circle/ state. Members who have applied for SBI Health Assist by means of a physical application this year, the member will be considered for the Circle where he submits/ has already submitted his/her physical application form. The Service Provider of a member will not be changed mid-term during the Policy Year.

3. As per the Scheme, a member of SBI Health Assist will be eligible to purchase medicines through the App of the Service Provider assigned to his/her Circle, by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for self and spouse/ disabled child (as per Bank's records) within the following limits:

<b>Total e-Pharmacy Limit to the members of SBI Health Assist for the Policy Year (16<sup>th</sup> Jan of the current year to 15<sup>th</sup> Jan of subsequent year)</b>	<b>Member's contribution</b>	<b>Bank's contribution</b>
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.

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. 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.

4. Members are requested to get their mobile number/ email ID/ address verified in the HRMS portal of the Bank and get it changed through their pension paying branch, if the mobile number/email ID/ address is not correct. Any cases of error in Mobile Number, email ID and address may be taken up through concerned Administrative Office with Corporate Centre for rectification only after the same has been rectified in HRMS portal.

(i) Logging into the App of the Service Providers will be based on Mobile Number of the member as per the data 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 one 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. However, any such temporary address recorded by the members in the Service Provider’s App may subsequently be replaced with the members’ “HRMS registered address” as available in the Bank’s records.

5. User Guides containing the entire process flow for logging into the App and indenting orders for medicines for TATA 1mg (Annexure-II) and Medibuddy (Annexure-III) is attached with this e-circular. Grievance escalation matrix will be as under:

TATA 1mg		
Level 1	Helpline Number	1800-212-4636
Level 2	Escalation Email	<a href="mailto:enterprise.support@1mg.com">enterprise.support@1mg.com</a>

Medibuddy		
Level 1	Voice Channel:	9999991555 (Press 3 for Pharmacy related queries)
	Non-voice Channel:	<a href="mailto:hello@medibuddy.in">hello@medibuddy.in</a>
Level 2	Dedicated Account Manager Manager Mr. Prashant Devkar	<a href="mailto:prashant.devkar@medibuddy.in">prashant.devkar@medibuddy.in</a>
Level 3	Dedicated Sr. Account Manager Senior Manager-Dr Rajesh Shinde	<a href="mailto:rajesh.shinde@medibuddy.in">rajesh.shinde@medibuddy.in</a>

If the member is not satisfied with the resolution 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:	<a href="mailto:sbigmchelpdesk@rathi.com">sbigmchelpdesk@rathi.com</a>

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

- i) 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 disabled children (if any) and their age.
- ii) 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.
- iii) Service Provider will provide discount in price on all medicines @ 20% 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. The discount rate as above will not be applicable for OTC/Consumables/Surgicals and will be different as per the policy of the Service Providers. However, orders will be accepted only for medicines mentioned in the prescription.

- iv) The list of excluded medicines / Pharmaceutical items / Nutritional Supplements / Consumable 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 shall be shown separately by the Service Providers in the invoice.
- v) After receipt of requisition from the member, Service Provider 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. 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.
- vi) Payment options available are detailed in the user guide provided by the Service Providers.
- vii) 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. Normal TAT is 1- 3 days for most PIN codes in Metro/Urban areas and 3 - 5 days for most PIN codes in Semi Urban/ Rural areas. However, for some PIN codes, the TAT may be upto 10 days also. Accordingly, members are requested to order medicines well in advance.
- viii) Members will be allowed to purchase medicines even beyond the limit of Rs. 18,000/- by making full payment from their own sources and the Service Provider will allow applicable discounts on such purchases also.
- ix) Members shall have to show original prescription and valid identification proof during delivery of medicines.
- x) 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.
- xi) 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.
- xii) Operating hours of the Service Providers will be 8.00 am to 8.00 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.

xiii) Under the e-Pharmacy Scheme, only allopathic medicines will be supplied to the members.

xiv) **Return of medicines will not be accepted after delivery.** However, in case of wrong product delivered, damaged packaging, damaged medicines, medicines expired/near expiry date etc. will be allowed for which the request has to be raised by the member within 6 hours for refrigerated medicines and within 24 hours for other medicines. Detailed conditions and process for such returns shall be applicable as mentioned by the Service Providers in their App.

xv) Minimum orders to be accepted for invoice value of Rs.250 (net of applicable discount).

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.

Yours faithfully,

(Om Prakash Mishra)

**Dy. Managing Director (HR) & CDO**

Annexure-I : List of excluded medicines

Annexure-II : User Guide for downloading the App and placing orders with TATA 1mg

Annexure-III: User Guide for downloading the App and placing orders with Medibuddy

## **Annexure - I**

### **List of Medicines & Pharmaceutical Items Not Reimbursable By The Bank**

**(Subject to periodical review)**

#### **Creams And Ointments :**

1. Eczema or Dermatitis - Cleansing lotion e.g. Citafel Cleansing Lotion, Moisturising Lotion/Creams e.g. Venusia Moisturising Lotion/Cream
2. Alopecia or Acne or Psoriasis or Sunburn - Topical solution e.g. Regain Lotion/Reequil Gel/Calamine, Lotion/Suncros sun protect Gel

#### **Nutritional Supplements :**

1. Protein Powder/Protein Biscuits – e.g. Cryptin, Ensure Powder etc.
2. Anti-aging/Hyper pigmentation/Osteoarthritis - e.g. Glucosamine Compounds .
3. Herbal Extracts - For Diabetes

#### **Consumable items :**

1. Gloves
2. Masks
3. Diaper/Sanitary Napkins
4. Bedsheets
5. Hand Sanitizer
6. Soaps and toiletry items
7. Rehabilitation belts and equipment
8. Vaccines
9. Thermometer
10. Walker
11. Crepe Bandage
12. Tissue Papers
13. Cosmetics
14. Hot Water Bag
15. Spectacles
16. Hearing Aid
17. Wheelchair
18. Contact lenses.

## Annexure - II

**E-Pharmacy for Retirees of State Bank of India**

Rules to avail SBI e-pharmacy cashless benefits on Tata 1mg application and website

The retired employees of SBI are eligible for the following benefits:

<b>Benefits</b>	<b>SBI Retirees below CGM</b>	<b>SBI CGM &amp; above</b>
Discounts on Allopathy Drugs	20%	20%
Payable Component by SBI	66.66% of post-discount value	100% of the post-discount value
Wallet Limit (Paid by Corporate)	Rs.12,000	Unlimited
Payable by Employees	33.33% of post-discount value	0%
Minimum Order Value (post-discount)	Rs.250	Nil
Shipping/ Packaging and Handling Charges	Nil	Nil

**Terms & Conditions**

1. Medicines included in the ineligible list shared by SBI can't be used for cashless benefits.
2. The patient's name should be registered as a beneficiary/dependant.
3. A valid prescription is mandatory for each item included in the cart.
4. The member has to log in using the mobile number registered with SBI to use the cashless benefits.



## Steps to place an order on **Tata 1mg** to avail cashless pharmacy benefits

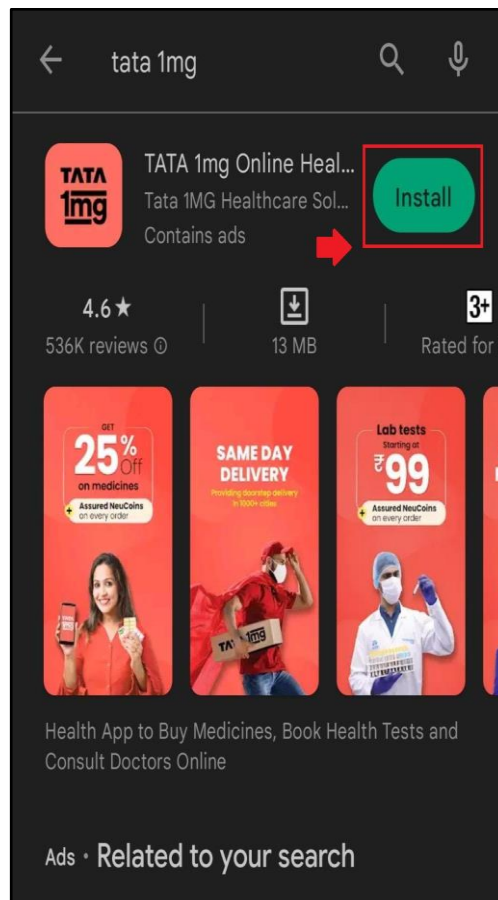
**Step 1** – Use the following links & **Download** the Tata 1mg app from the Play store or App store.

### Play Store

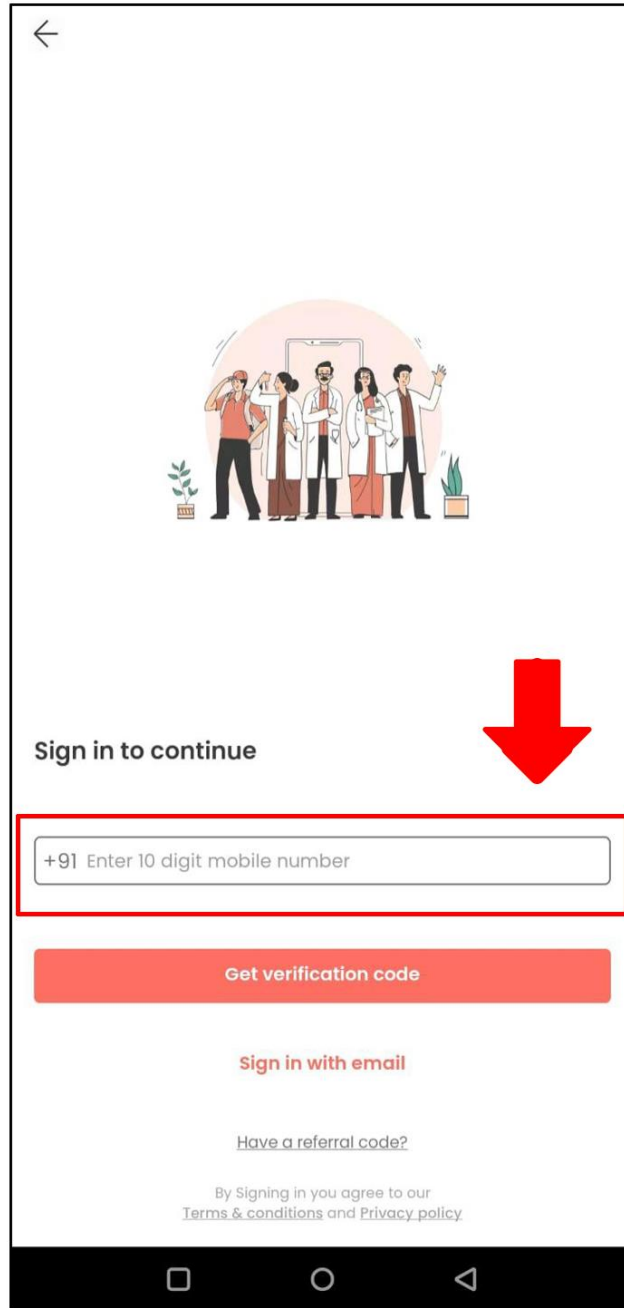
[https://play.google.com/store/apps/details?id=com.aranoah.healthkart.plus&utm\\_source=SBI\\_employees\\_App\\_download&utm\\_medium=SBI\\_employees\\_App\\_download&utm\\_campaign=SBI\\_employees\\_App\\_download\\_20012023\\_mweb](https://play.google.com/store/apps/details?id=com.aranoah.healthkart.plus&utm_source=SBI_employees_App_download&utm_medium=SBI_employees_App_download&utm_campaign=SBI_employees_App_download_20012023_mweb)

### App store

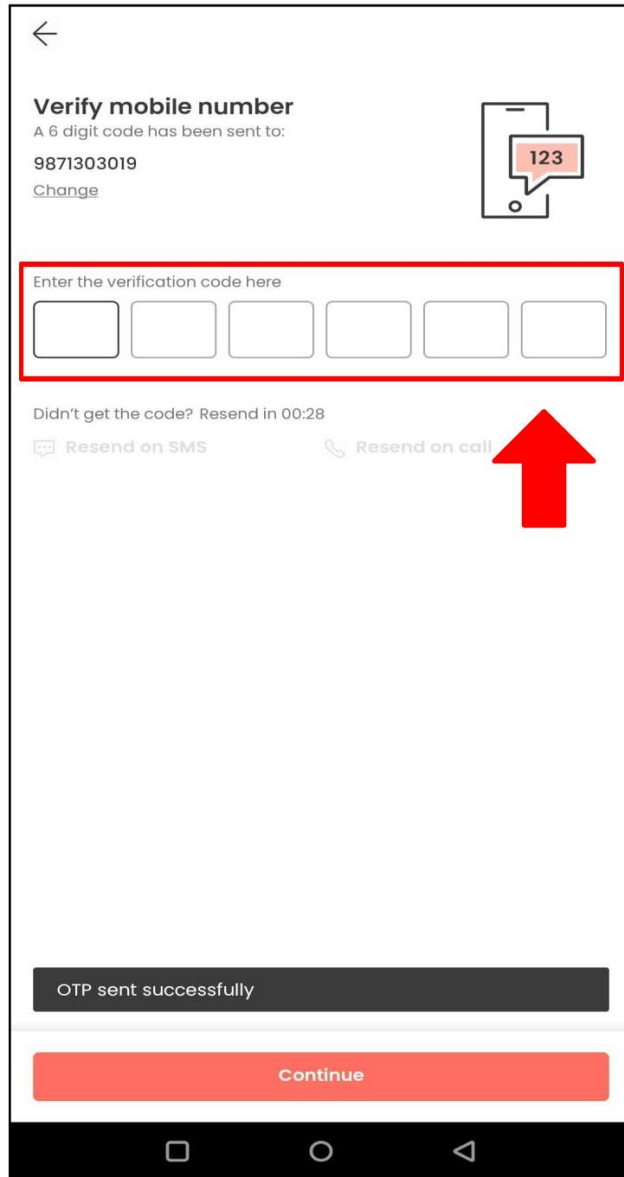
[https://apps.apple.com/in/app/tata-1mg-healthcare-app/id554578419?utm\\_source=SBI\\_employees\\_App\\_download&utm\\_medium=SBI\\_employees\\_App\\_download&utm\\_campaign=SBI\\_employees\\_App\\_download\\_20012023\\_mweb](https://apps.apple.com/in/app/tata-1mg-healthcare-app/id554578419?utm_source=SBI_employees_App_download&utm_medium=SBI_employees_App_download&utm_campaign=SBI_employees_App_download_20012023_mweb)



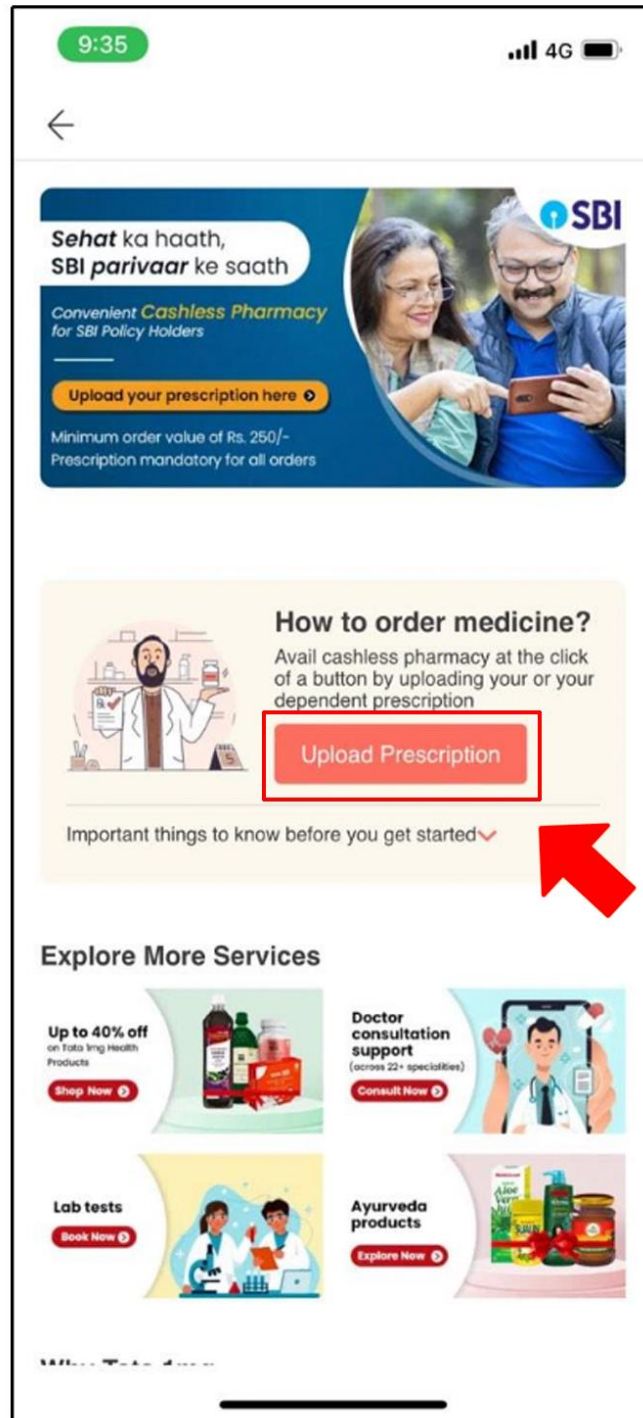
**Step 2** - Now, **log in** to the Tata Img app using your registered mobile number with SBI.



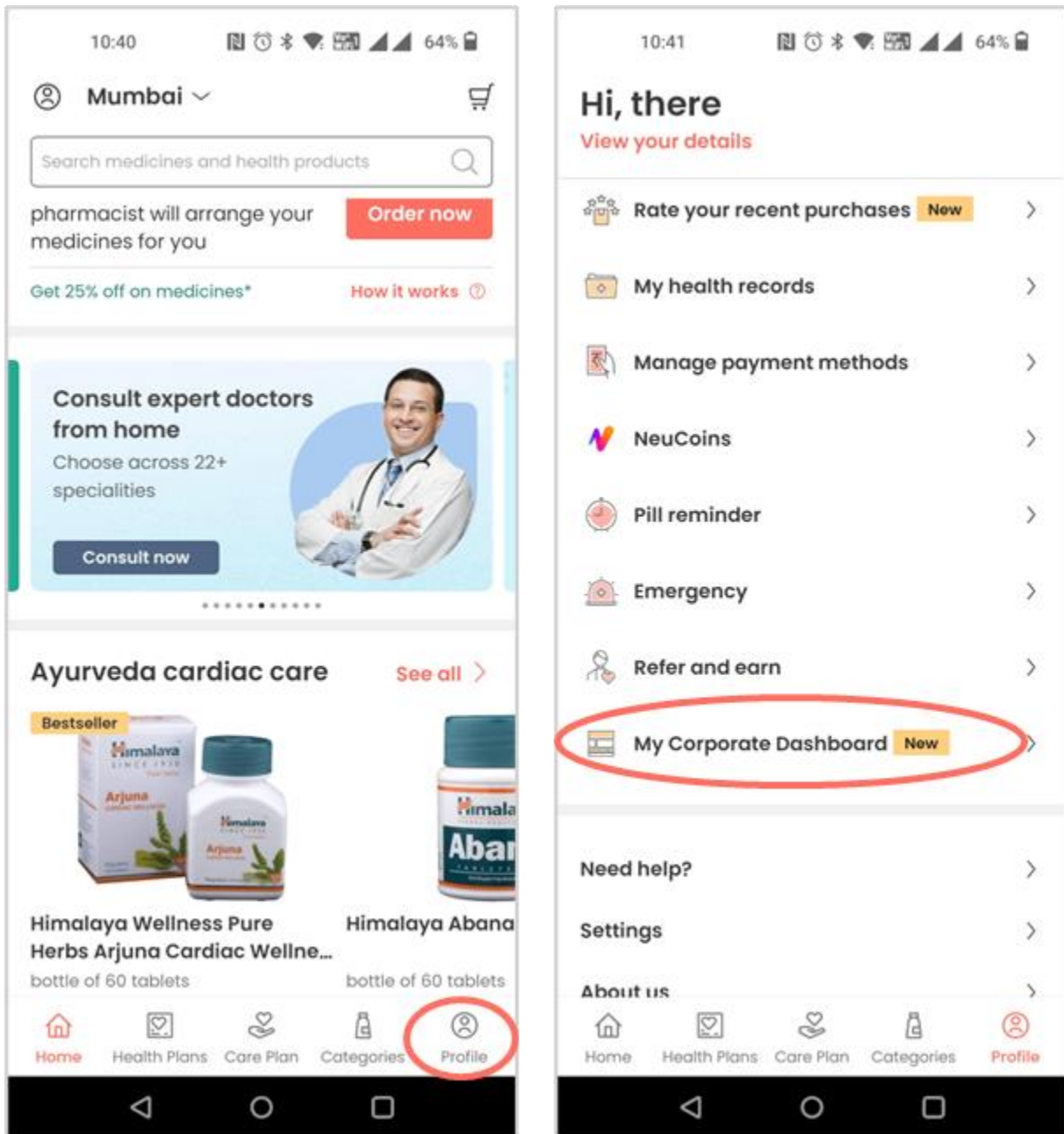
**Step 3** - Click on the get verification code button and verify your registered mobile number using the **OTP generated**.



**Step 4** - After you successfully log in to Tata Img app, an SBI landing page will appear as shown below. Select the **Upload Prescription** button.



In case you are **already logged in to the app**, please click on Profile Icon. In the Profile menu, please click on **My Corporate Dashboard** to access SBI Landing page again.

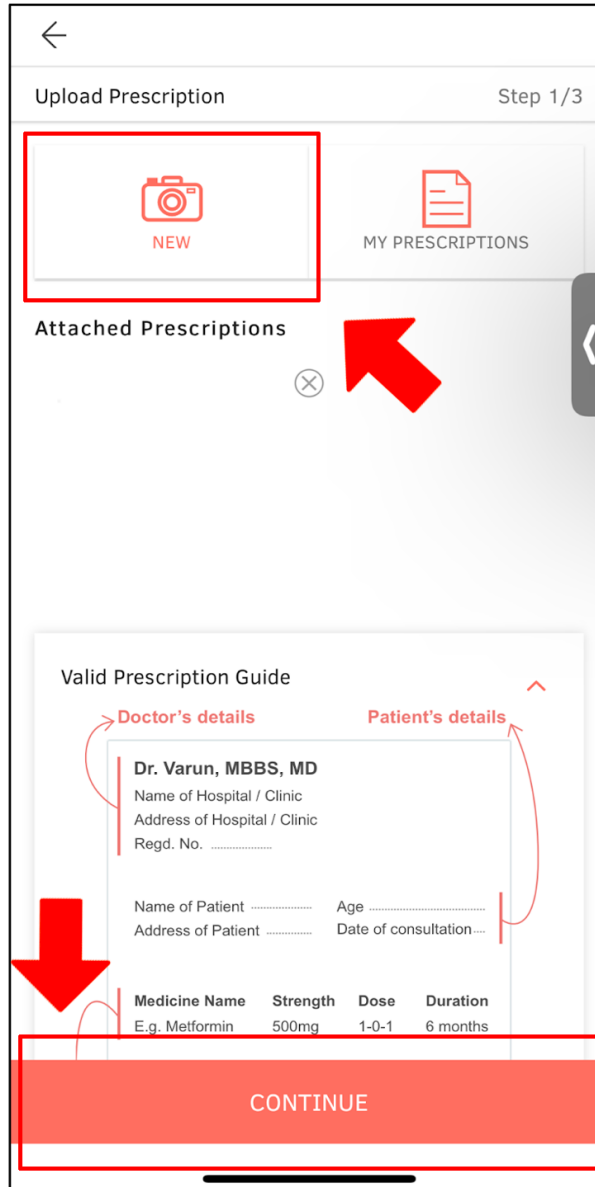


**Step 5** - Tap the camera icon to **click & upload** a new valid prescription

- If you have already uploaded multiple prescriptions then you can choose from the **saved prescriptions** option

After uploading the prescription click on "**Continue**" to add delivery details

**NOTE:** Scroll down to find the valid prescription guide for your reference. Please ensure the name in the prescription should match the name shared by SBI as per the policy.



Upload Prescription Step 1/3

NEW MY PRESCRIPTIONS

Attached Prescriptions

Valid Prescription Guide

Doctor's details Patient's details

Dr. Varun, MBBS, MD  
Name of Hospital / Clinic  
Address of Hospital / Clinic  
Regd. No. ....

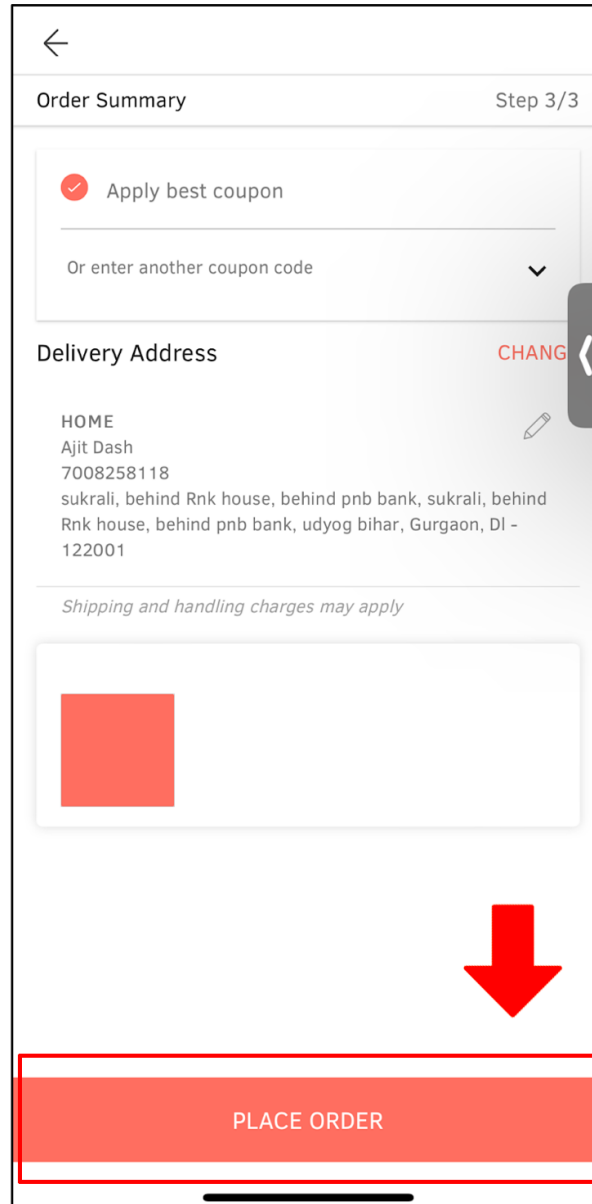
Name of Patient ..... Age .....  
Address of Patient ..... Date of consultation....

Medicine Name	Strength	Dose	Duration
E.g. Metformin	500mg	1-0-1	6 months

CONTINUE

**Step 6** - Add your address details or choose from your existing address details before placing the order and click the **Place Order** button.

**NOTE:** A 20% off on the prescription based on the policies of SBI is auto-applied. Also, no shipping/packaging and handling charges are levied for SBI beneficiaries.



Order Summary Step 3/3


Apply best coupon


Or enter another coupon code ▼

Delivery Address CHANG <

HOME  
Ajit Dash  
7008258118  
sukrali, behind Rnk house, behind pnb bank, sukrali, behind Rnk house, behind pnb bank, udyog bihar, Gurgaon, DI - 122001

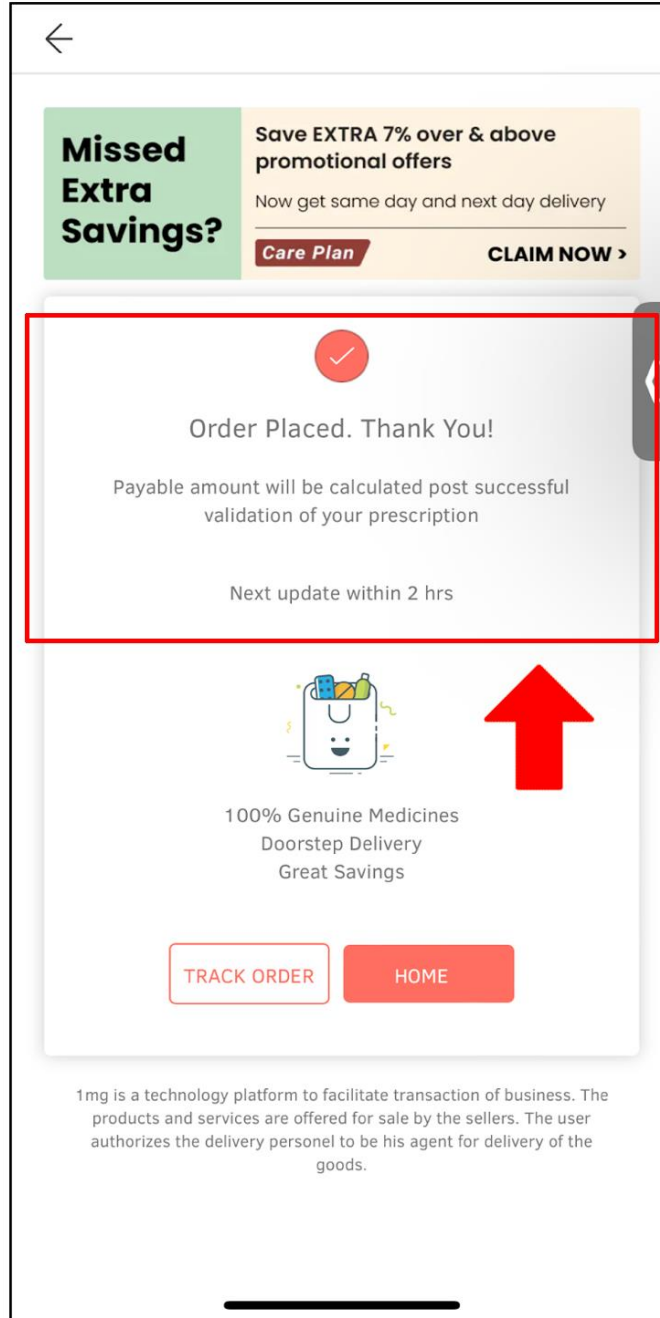
*Shipping and handling charges may apply*





**PLACE ORDER**

**Step 7** - You will receive the confirmation of the order as shown below after the order is placed.





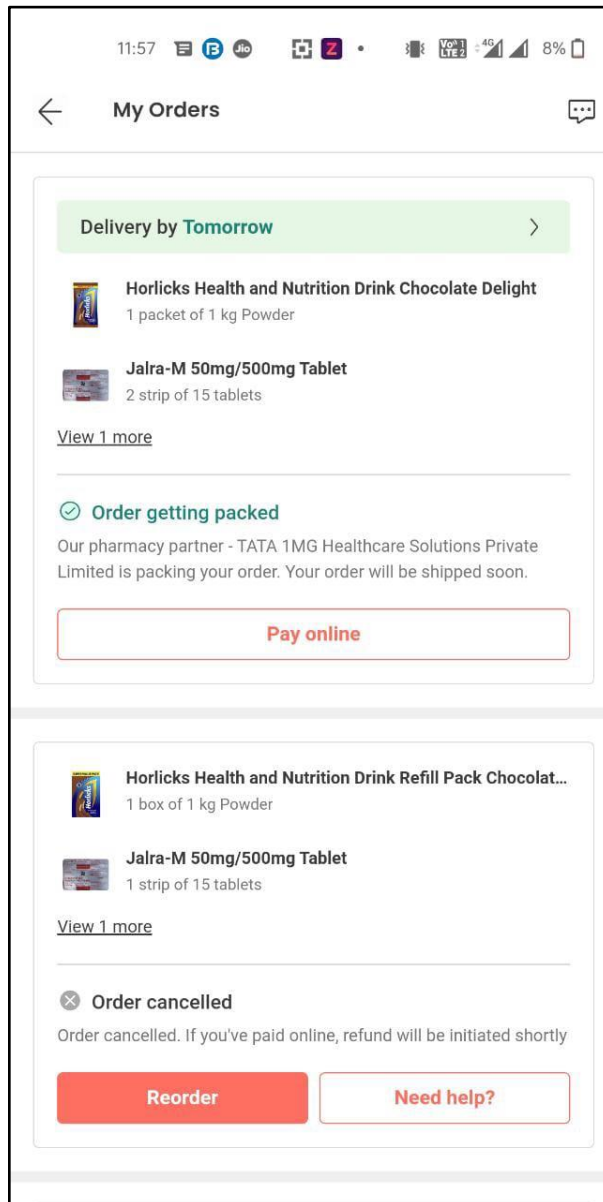
After placing your order, you may get the order statuses and communications listed below depending on different circumstances. Don't forget to monitor the progress of your order.

S.No	Order Status	Communication
1	Order Placed	Order placed: PO01923298307439. Track your order status here - <a href="http://1-mg.in/g9zh8FZfr">http://1-mg.in/g9zh8FZfr</a> A pharmacist has been assigned to process your order - Tata 1mg
2	Order Packed	Order Packed PO01923298307439: Your order is ready for dispatch. Estimated Delivery: January 22nd. Team Tata 1mg
3	Order On the way	Your order is on the way! It is expected to arrive as per the estimated time. To track, visit <a href="http://1-mg.in/R6SXpnX9y">http://1-mg.in/R6SXpnX9y</a> Team Tata 1mg
4	Order Stuck Alert	Tata 1mg Order Alert- 2 Items in your order PO01923298307439 require a valid prescription. Click here to upload a prescription or update and process your order <a href="http://1-mg.in/XVfc9Fo5w">http://1-mg.in/XVfc9Fo5w</a> - Team 1mg
5	Order Cancelled	Order Cancelled PO01923298307439: Your order has been cancelled on 22-01-2023 15:44:09. More info at <a href="http://1-mg.in/g9zh8FZfr">http://1-mg.in/g9zh8FZfr</a> - Team Tata 1mg

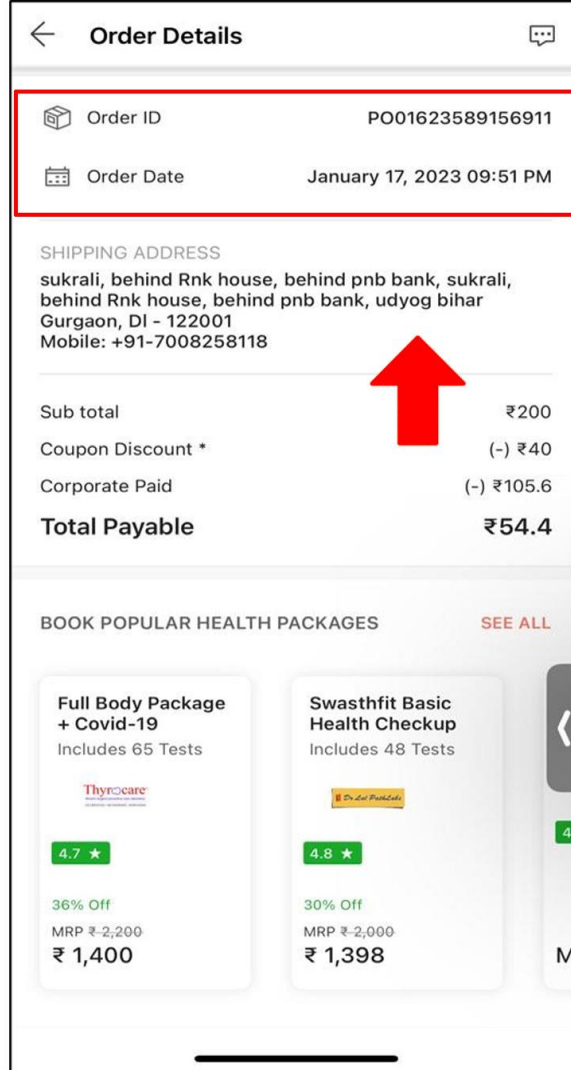
**Step 8** - Once the order is placed, you will receive a call from the pharmacist to confirm the medicine details, quantity and dosage. Pharmacists will also inform you about the total cart value after the medicines are added to the cart.

**NOTE:** Payable amount by the beneficiary will be calculated and communicated after the prescription validation.

The customer has the option to pay online before the items are packed, after they are packed and sent for delivery then the beneficiary will have to pay COD.



**Step 9** - You can see the net payable amount on the tracking page once the prescription is validated and the order is confirmed.



**Order Details**

Order ID: PO01623589156911  
Order Date: January 17, 2023 09:51 PM

**SHIPPING ADDRESS**  
sukrali, behind Rnk house, behind pnb bank, sukrali,  
behind Rnk house, behind pnb bank, udyog bihar  
Gurgaon, DI - 122001  
Mobile: +91-7008258118

Sub total ₹200  
Coupon Discount \* (-) ₹40  
Corporate Paid (-) ₹105.6  
**Total Payable ₹54.4**

**BOOK POPULAR HEALTH PACKAGES** [SEE ALL](#)


**Full Body Package + Covid-19**  
Includes 65 Tests  
Thyrocare  
4.7 ★  
36% Off  
MRP ₹-2,200  
₹ 1,400

**Swasthfit Basic Health Checkup**  
Includes 48 Tests  
Swasthfit  
4.8 ★  
30% Off  
MRP ₹-2,000  
₹ 1,398

**Step 10** - You can cancel the order before dispatch by selecting any of the mentioned reasons.

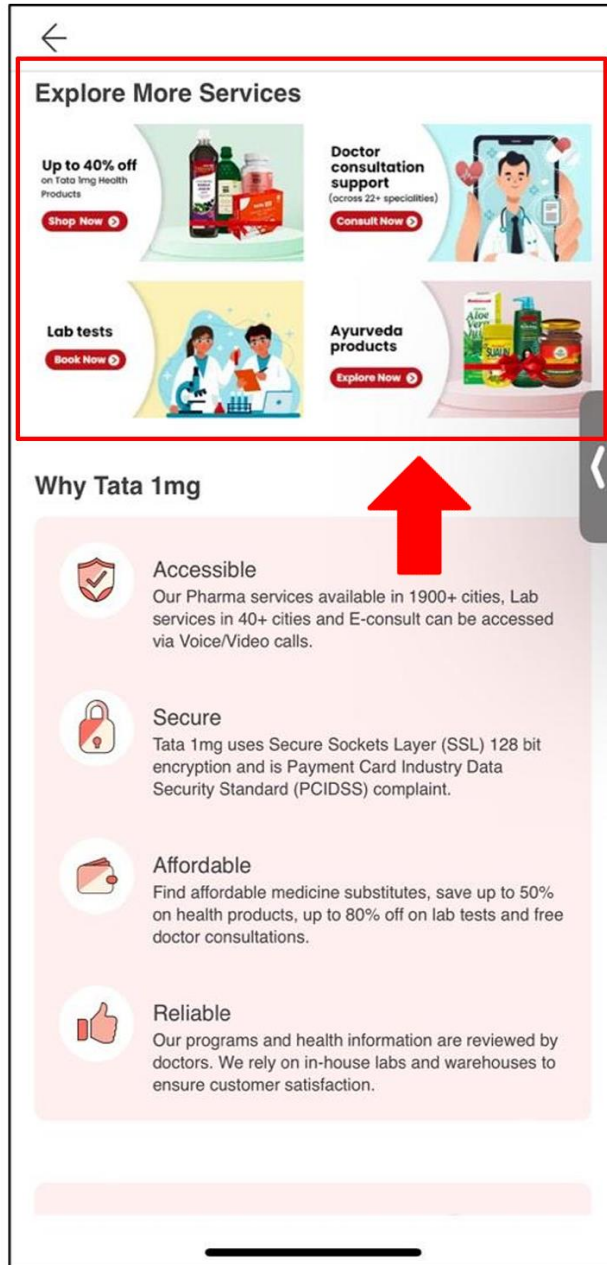
**×** Cancellation Reason

- I am unhappy with the discount
- I am unhappy with estimated delivery date
- Order is delayed
- I was just trying out
- I have already purchased medicines
- I have placed a duplicate order
- You are not delivering full order
- Other



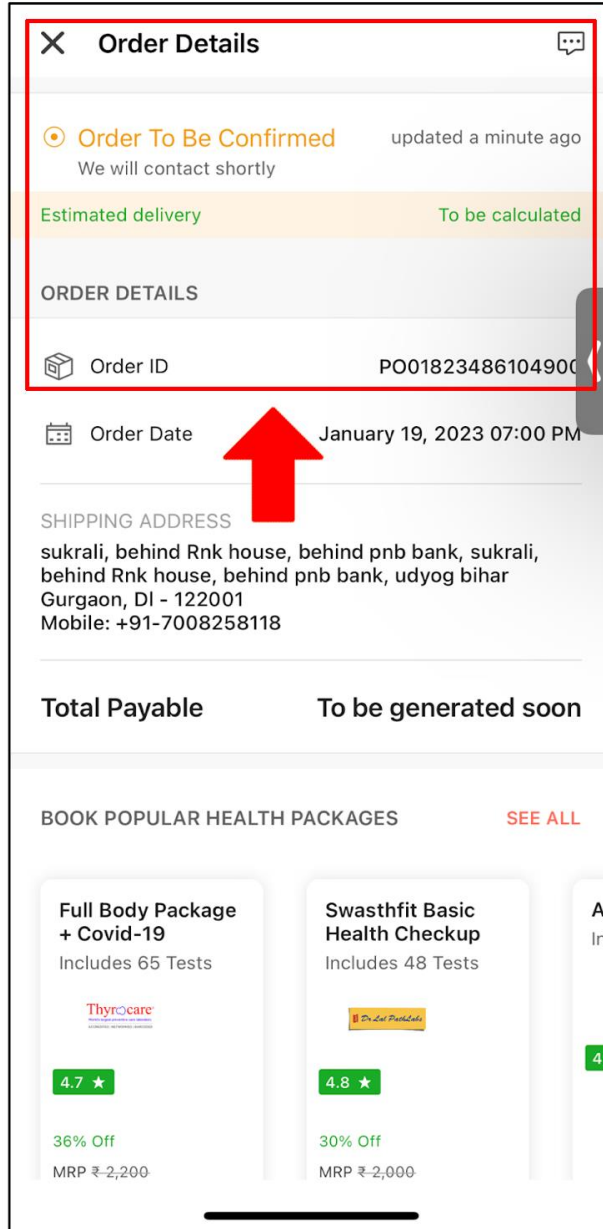
## Other Services

You can also avail other healthcare services by clicking on the relevant button available on the landing page.

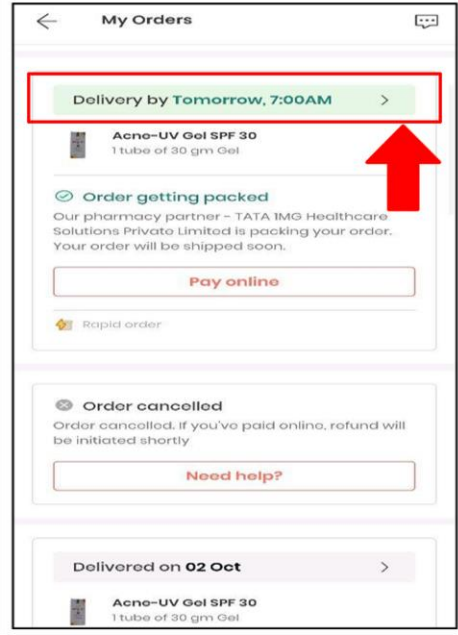
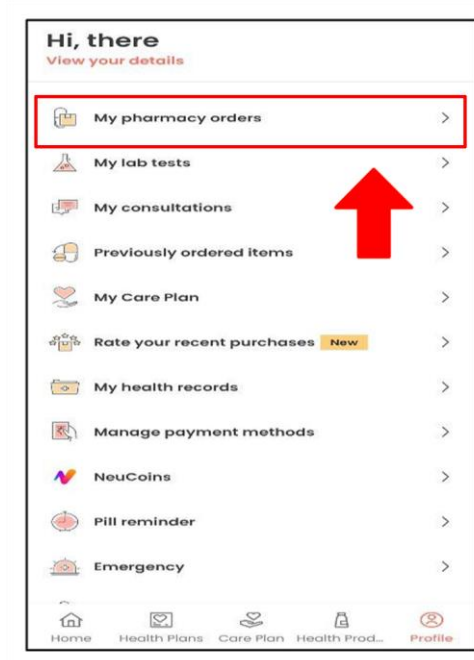


### Check your **Order Status** on *Tata Img*

a) Find the status of your order by clicking the **“Track Order”** button.



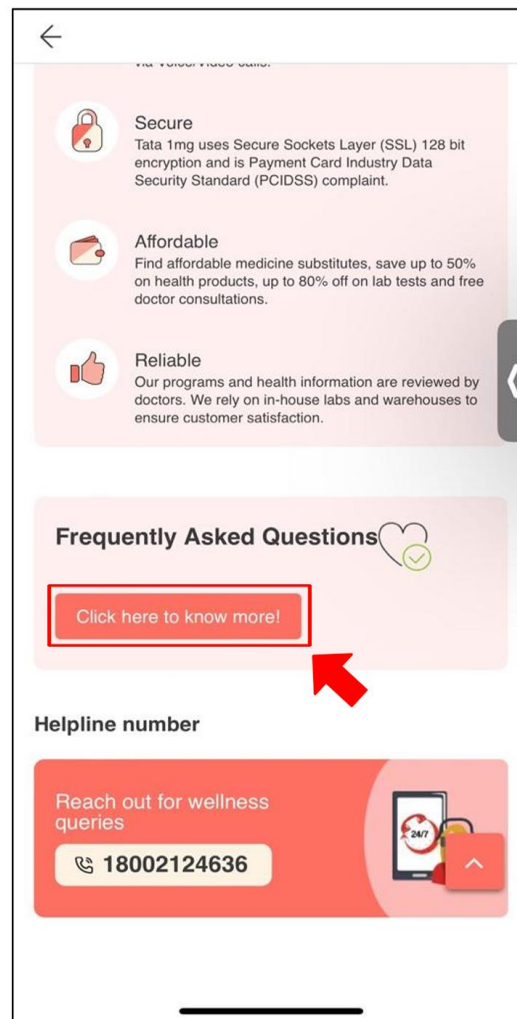
b) You can also track your order by clicking on the **“My pharmacy orders”** tab from the profile page and selecting the order that you want to track.



## Understand your Cashless Pharmacy Benefits

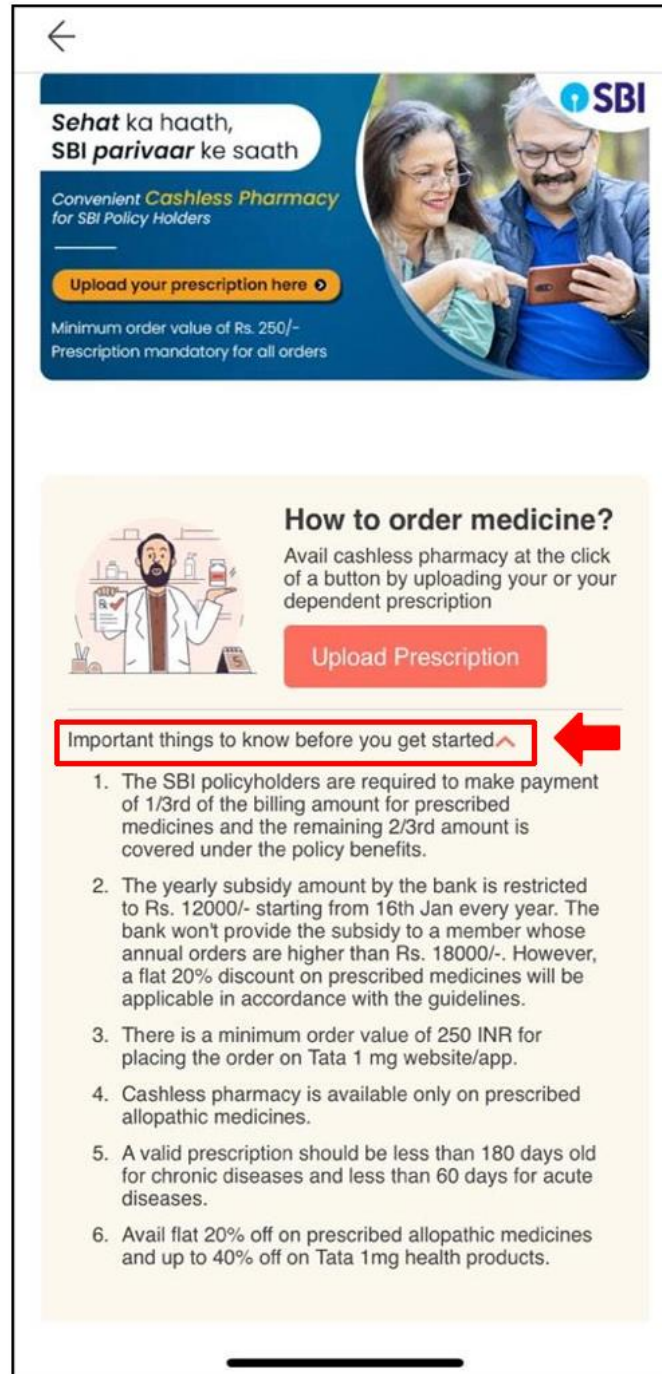
To know more about the benefits

- You can know more about the process, benefits, and everything about your benefits through detailed FAQs by selecting the **“Click here to know more”** button.





- b) You can access the cashless benefit details directly through the SBI landing page by clicking on the **“key points to know before you get started”** drop-down arrow.



←

**Sehat ka haath,  
SBI parivaar ke saath**

Convenient **Cashless Pharmacy**  
for SBI Policy Holders

Upload your prescription here

Minimum order value of Rs. 250/-  
Prescription mandatory for all orders

**How to order medicine?**

Avail cashless pharmacy at the click of a button by uploading your or your dependent prescription

Upload Prescription

Important things to know before you get started

1. The SBI policyholders are required to make payment of 1/3rd of the billing amount for prescribed medicines and the remaining 2/3rd amount is covered under the policy benefits.
2. The yearly subsidy amount by the bank is restricted to Rs. 12000/- starting from 16th Jan every year. The bank won't provide the subsidy to a member whose annual orders are higher than Rs. 18000/-. However, a flat 20% discount on prescribed medicines will be applicable in accordance with the guidelines.
3. There is a minimum order value of 250 INR for placing the order on Tata 1 mg website/app.
4. Cashless pharmacy is available only on prescribed allopathic medicines.
5. A valid prescription should be less than 180 days old for chronic diseases and less than 60 days for acute diseases.
6. Avail flat 20% off on prescribed allopathic medicines and up to 40% off on Tata 1mg health products.

### Tata Img Return & Refund Policy

Tata Img RETURN POLICY, REFUND, CANCELLATION AND SHIPPING CHARGES POLICY

DEFINITION - 'Return' means an action of giving back the product ordered at Tata Img portal by the consumer.

The return of product action can be a result of following reasons:

1. Product(s) delivered do not match the order placed
2. Product(s) delivered are past or near to its expiry date (medicines with an expiry date of less than 03 months shall be considered as near expiry)
3. Product(s) delivered are damaged in transit (do not accept any product which has a tampered seal)

**Note: If the product that you have received is damaged, then do not accept the delivery of that product. If after opening the package you discover that the product is damaged, the same may be returned for a refund. Please note that we cannot promise a replacement for all products as it will depend on the availability of the particular product, in such cases, we will offer a refund. In the aforesaid unlikely situations, if there is something faulty with the order, we will provide the required assistance to resolve your concern. You may raise a return request with our customer care within 07 (Seven) days from the delivery of the product. Tata Img reserves the right to cancel the return request if the customer reaches out to Tata Img after 7 days of delivery. Upon receiving your Return/Refund request, Tata Img shall verify the authenticity and the nature of the request. Tata Img will initiate the Return and Refund process only if it is found genuine. Tata Img shall process the refund only once it has received the confirmation from the vendor concerned in respect of the contents of the product relating to that refund. In the event of frivolous and unjustified complaints regarding the quality and content of the products, Tata Img reserves the right to pursue necessary legal actions against you and you will be solely liable for all costs incurred by Tata Img in this regard.**

The returns are subject to the below conditions:

1. **Any wrong ordering of a product doesn't qualify for a return.**
2. **The batch number of the product being returned should match as mentioned on the invoice.**
3. **Return requests arising due to a change in prescription do not qualify for a return.**
4. **The product being returned should only be in its original manufacturer's packaging i.e. with original price tags, labels, bar-code and invoice.**
5. **Partially consumed strips or products do not qualify for rReturn, only fully unopened strips or products can be returned.**

**Category of Non-Returnable Product:** Certain categories of products marked as non- returnable on product page, will not qualify for the return as per Tata Img return policy. The details of the non-returnable products are mentioned below:

Categories	Type of Products
Baby Care	Bottle Nipples, Breast Nipple Care, Breast Pumps, Diapers, Ear Syringes, Nappy, Wet Reminder, Wipes and Wipe Warmers
Food and Nutrition	Health Drinks, Health Supplements
Healthcare Devices	Glucometer Lancet/Strip, Healthcare Devices and Kits, Surgical, Health Monitors
Sexual Wellness	Condoms, Fertility Kit/Supplement, Lubricants, Pregnancy Kits
Temperature Controlled and Speciality Medicines	Vials, Injections, Vaccines, Penfills and any other Product, requiring cold storage, or medicines that fall under the category of speciality medicines.

RETURN PROCESS:

1. For Return intimation, please visit [www.img.com/contactUs](http://www.img.com/contactUs).
2. Img customer care team will verify the claim made by the customer within 72 (seventy-two) business hours from the time of receipt of complaint.
3. Once the claim is verified as genuine and reasonable, Tata Img will initiate the collection of product(s) to be returned.
4. The customer will be required to pack the product(s) in original manufacturer's packaging.

Refund will be completed within 30 (thirty) days from the date of reverse pick up (if required).

For detailed information on the Return policy kindly visit on the below link- <https://www.img.com/return-policy#RETURNPROCESS>

#### REFUND PROCESS:

In all the above cases, if the claim is found to be valid, Refund will be made as mentioned below:

- 1) Order placed through online wallet will be credited to the wallet; and
- 2) Order placed through cash on delivery will be refunded through fund transfer to the customer bank account.
- 3) CANCELLATION POLICY

#### Customer cancellation:

- The customer can cancel the order for the product till Tata Img ships it. Orders once shipped cannot be cancelled.
- The customer can cancel the order for a medical test till the collection of the test sample.

#### Tata Img cancellation:

- There may be certain orders that Tata Img partners are unable to accept and service and these may need to be cancelled.
- Some situations that may result in your order being cancelled include, non-availability of the product or quantities ordered by you or inaccuracies or errors in pricing information specified by our partners.
- No cancellation charges shall be levied for cancellation of an order in accordance with the terms of this policy.
- Please visit the below link for detailed Refund, Return and Cancellation Policies- <https://www.img.com/return-policy#RETURNPROCESS>

#### Specific Return or Refund Terms

#### **In case received a Wrong Product, Damaged, Missing Product or Near Expiry/ Expired**

- a. Reporting time shall be 7 days from the delivery date. In case of a cold chain item the reporting time shall be 3 days.
- b. Near expiry will be less than 3 months or already expired.
- c. Reverse pickup will be done based on the delivery location and the item delivered.
- d. It can take a maximum 4-5 working days to do a reverse pickup.
- e. Images of the items or invoice shall be asked from the beneficiary in case of any scenario for validation purposes.



## SBI-User Manual (Member)



**HEALTH CARE**

ANYTIME, ANYWHERE

FOR THE ENTIRE FAMILY



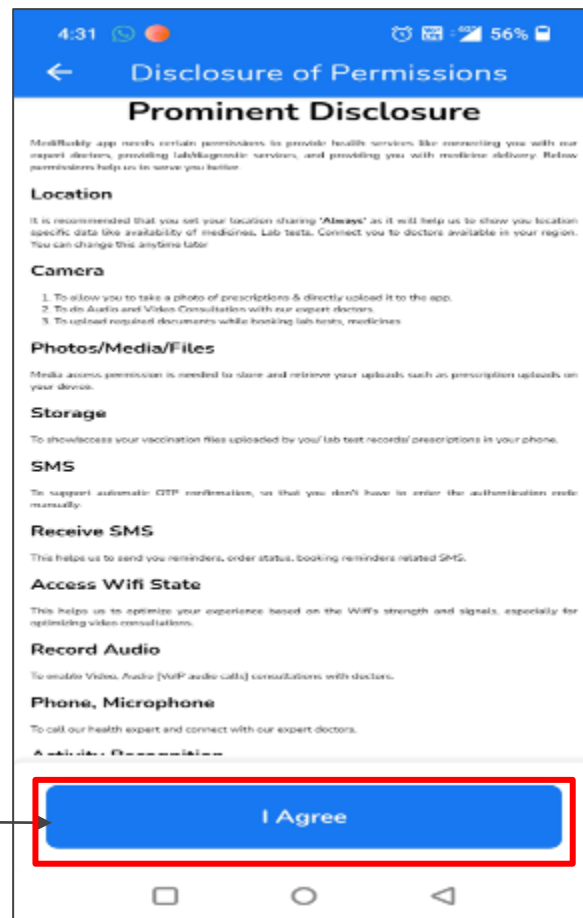
Download the MediBuddy app from  
Google Play store Or App Store



**HEALTH CARE**

ANYTIME, ANYWHERE

FOR THE ENTIRE FAMILY

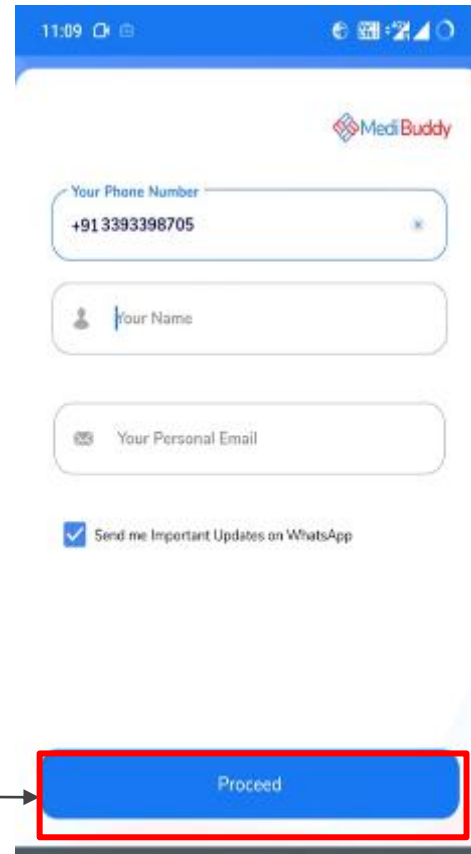


Click on I agree





Enter your registered Mobile Number



11:09

Medi Buddy

Your Phone Number  
+91 3393398705

Your Name

Your Personal Email

Send me Important Updates on WhatsApp

Proceed

After entering above details,  
click on proceed



Enter the One Time Password (OTP) received on your mobile device





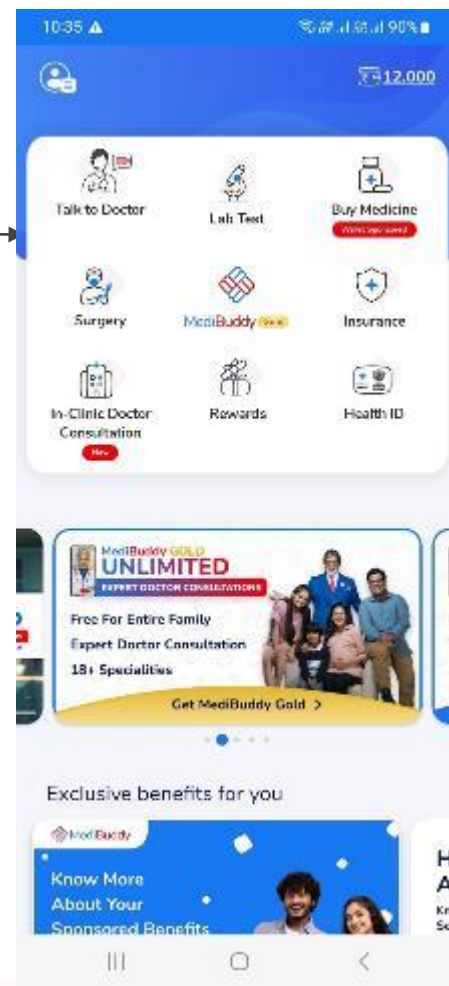
After entering OTP,  
click on verify

Resend OTP in 41 sec

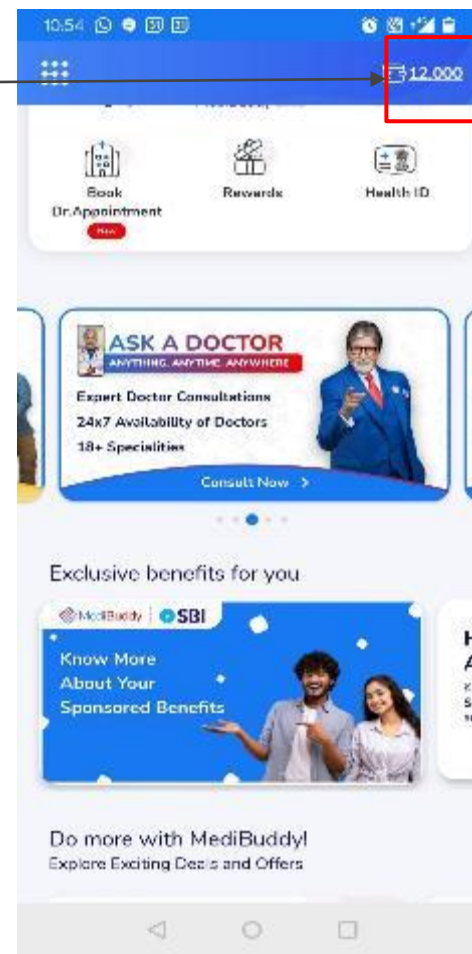
Verify



You will arrive on the landing page



You can view your benefit details by clicking on the wallet icon in the top right corner of the landing page





 **Rs. 12000.00\***  
Medical Benefits

### Medical benefits information



### Wallet Benefits

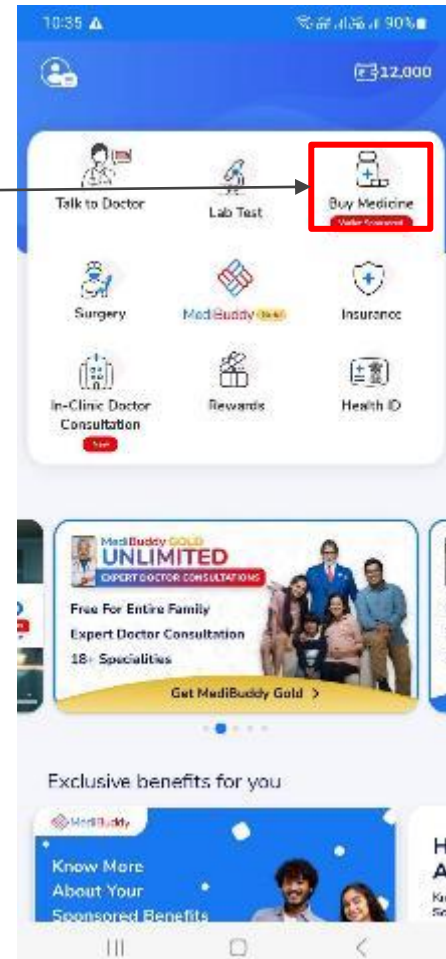
<b>Services Covered</b>	<b>1. Medicine (Pharmacy) Purchase</b>
	Eligible - Employee, Spouse, Dependent Children
	<b>Benefit: INR 18,000</b>
	(INR 12,000 wallet and INR 6,000 Co-pay)
	Applicable on min. order value of INR 250

[Book Now](#)

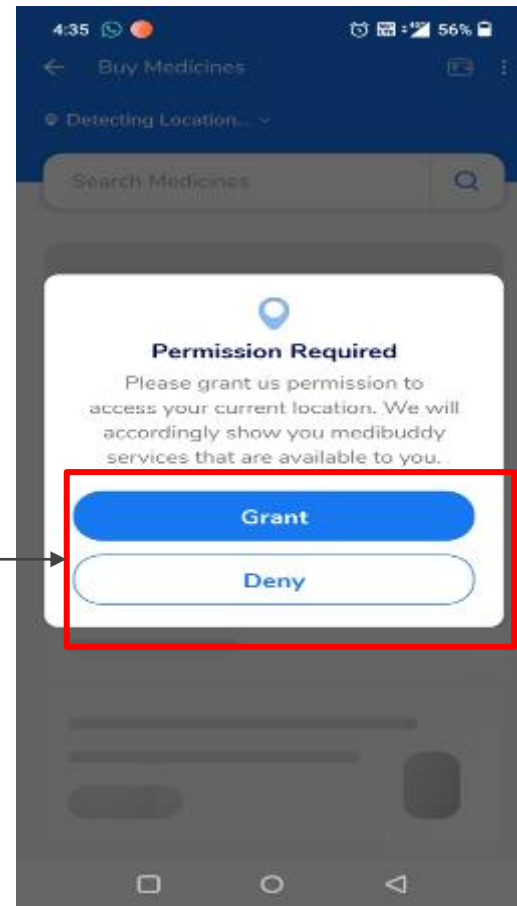
You will be able to see your corporate wallet benefits here



On the landing page, click  
on buy medicine



Click on grant permission to access your current location

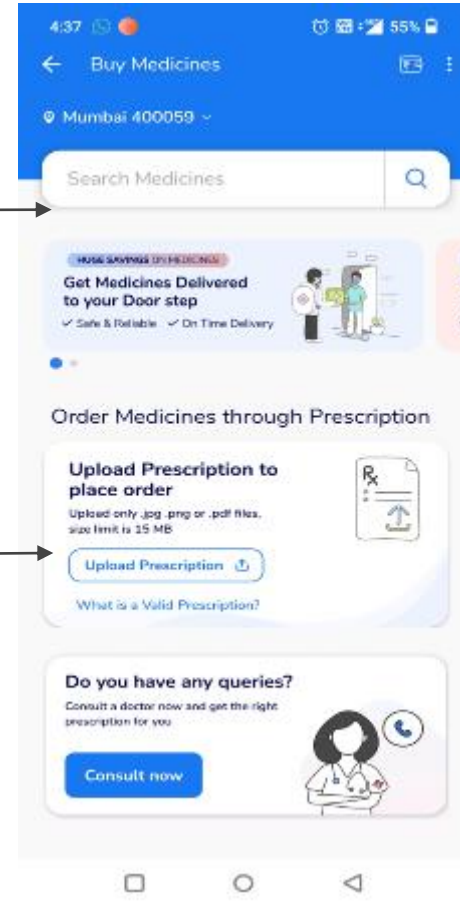


You are now all set to order your medicines via any of the below three process

1. Order by searching medicines and adding here

2. Order Medicines by uploading a valid prescription

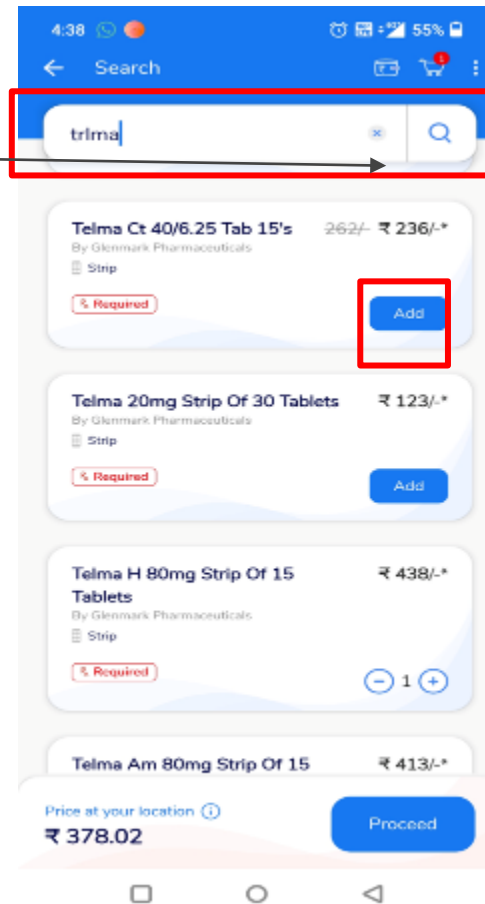
3. If you do not have a valid prescription, MediBuddy Doctor will call you



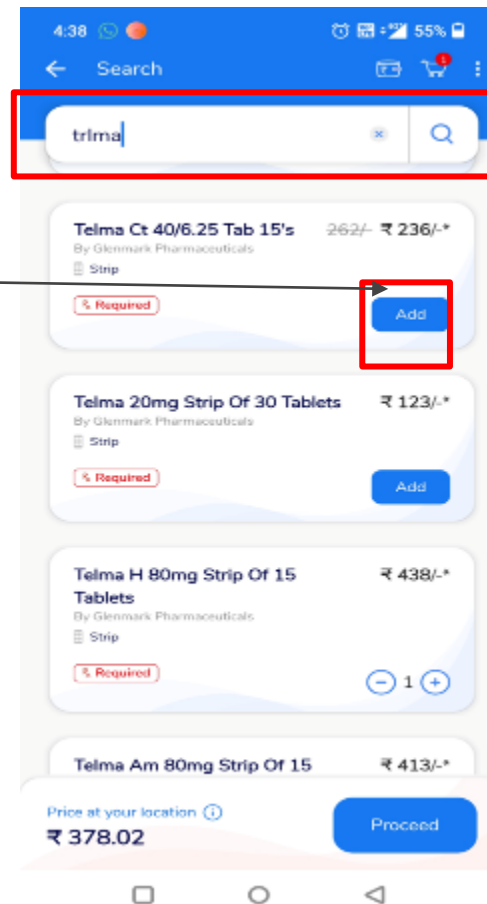


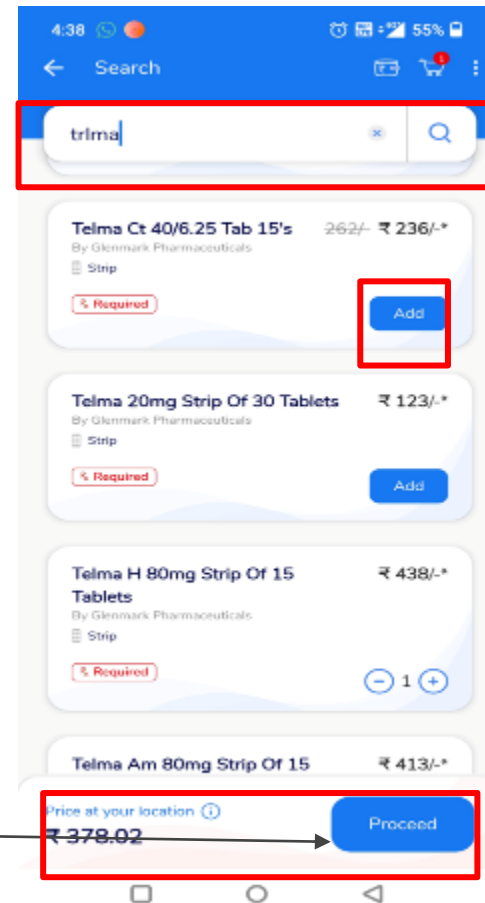
## Process 1- Order by searching medicines

Search for medicines here  
as per prescription

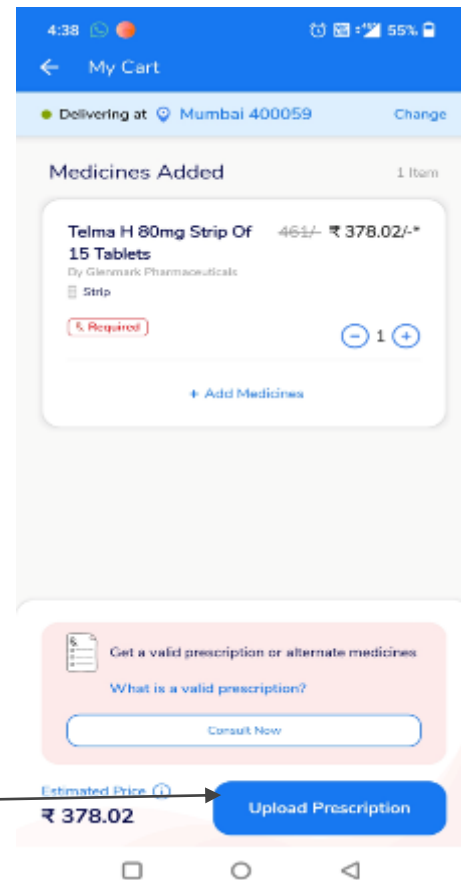


Click on Add to cart

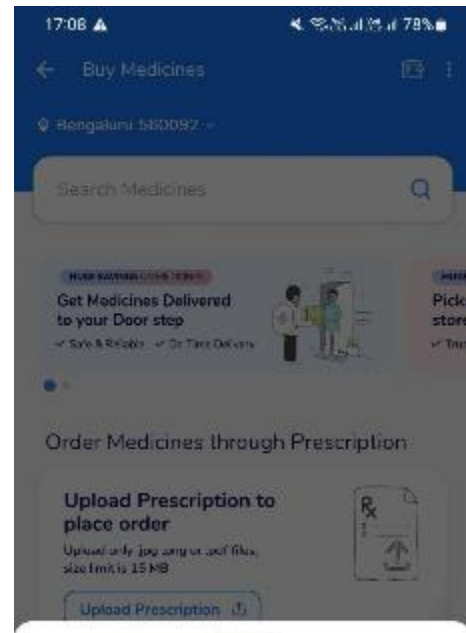




Click on proceed, after adding medicines to the cart



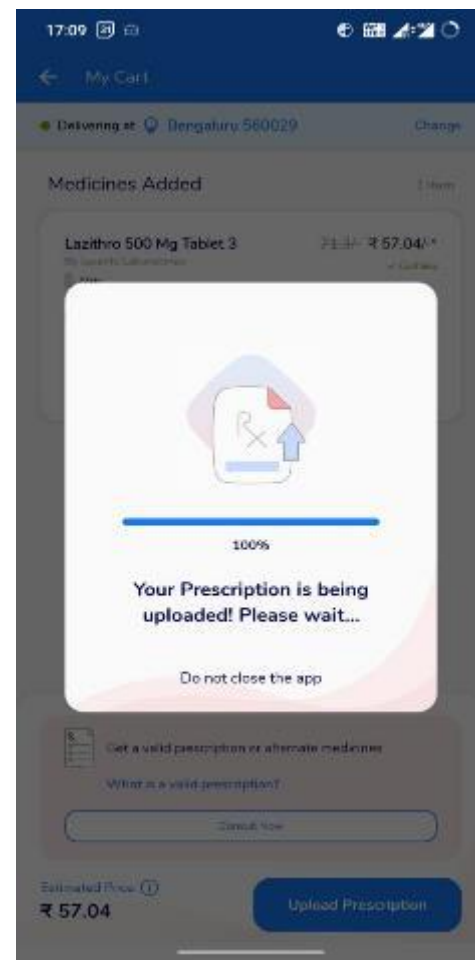
Click here to Upload your  
prescription



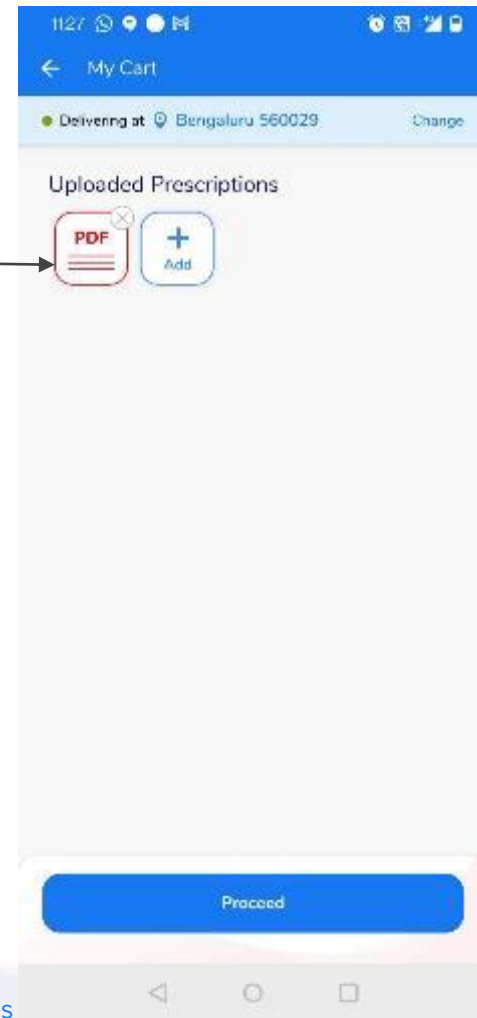
Select one of the three modes to upload your prescription (Prescription must be in .png, .jpg, .pdf format and not exceeding 15 MB in size)



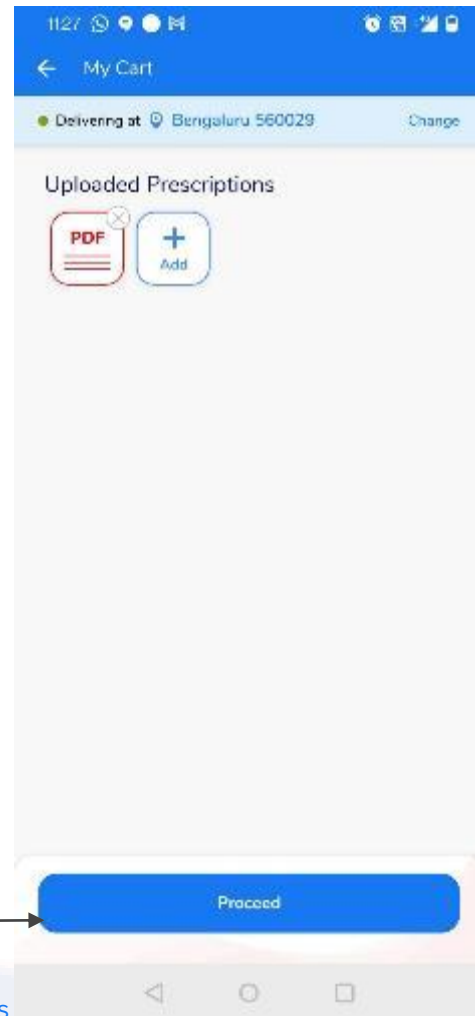
Do not go back till prescription is uploaded



You can view your uploaded prescription here and if wrong prescription is uploaded, delete it and upload the correct one

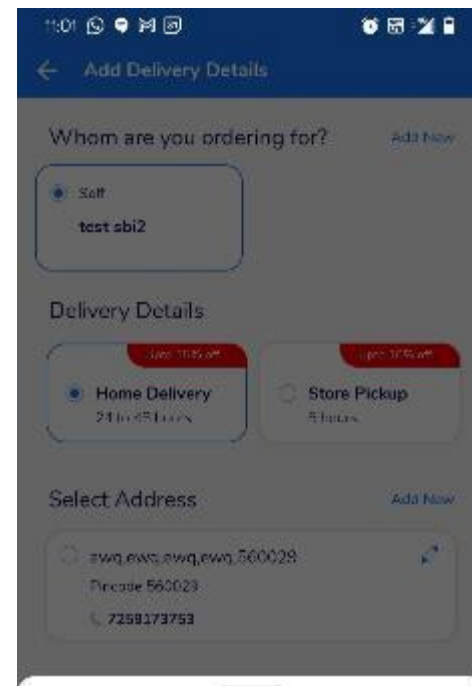






Once you have uploaded the prescription, click on Proceed





Select the delivery address  
from the address book

OR

Alternatively, click here if you  
want to add a new address for  
delivery

No Delivery Address Found!

You have no address added for 400059 location

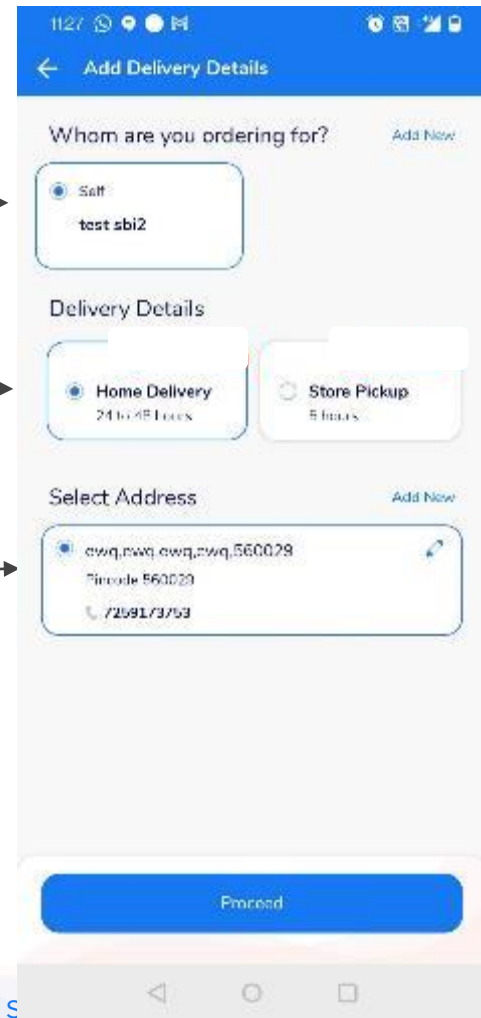
Select from Address Book

Add New Address at "400059"

Next, select for whom you are ordering the medicines

Choose between home delivery or store pickup

If home delivery select the address



11:27

← Add Delivery Details

Whom are you ordering for? [Add New](#)

Self  
test sbi2

Delivery Details

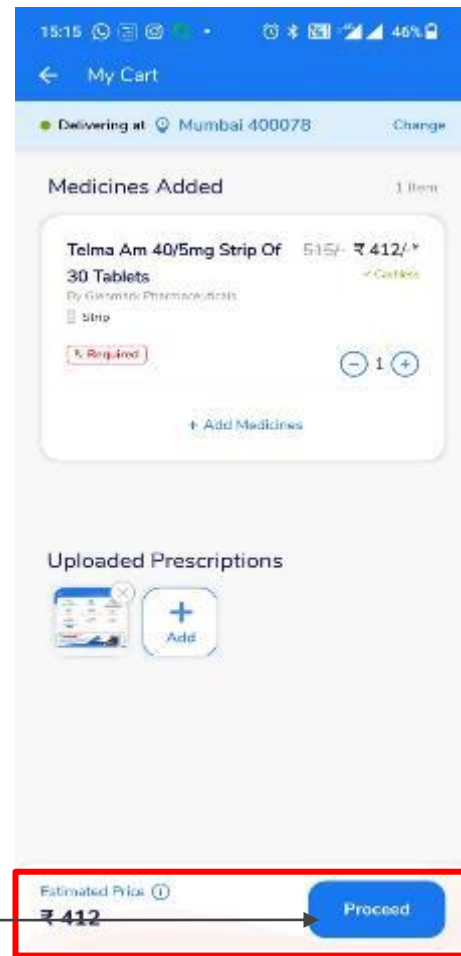
Home Delivery  
24 hrs 45 mins

Store Pickup  
5 hours

Select Address [Add New](#)

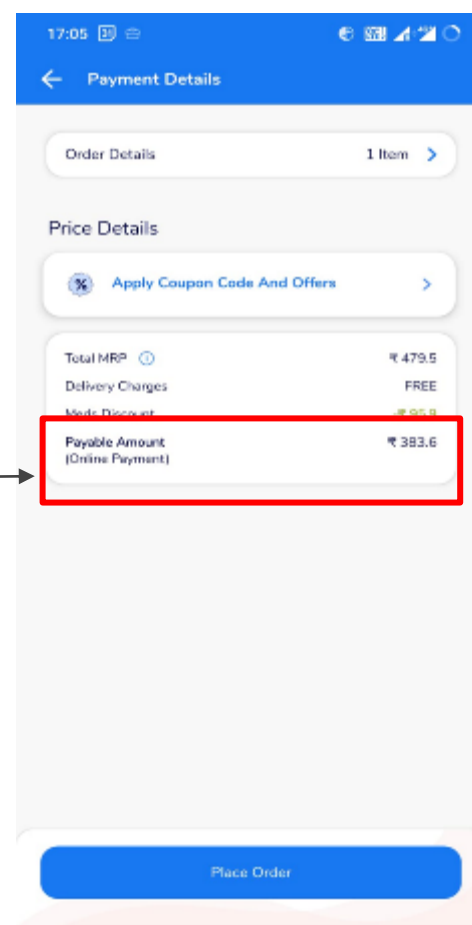
dwq,rdwq,rdwq,rdwq,560029  
Pincode 560029  
7259173753

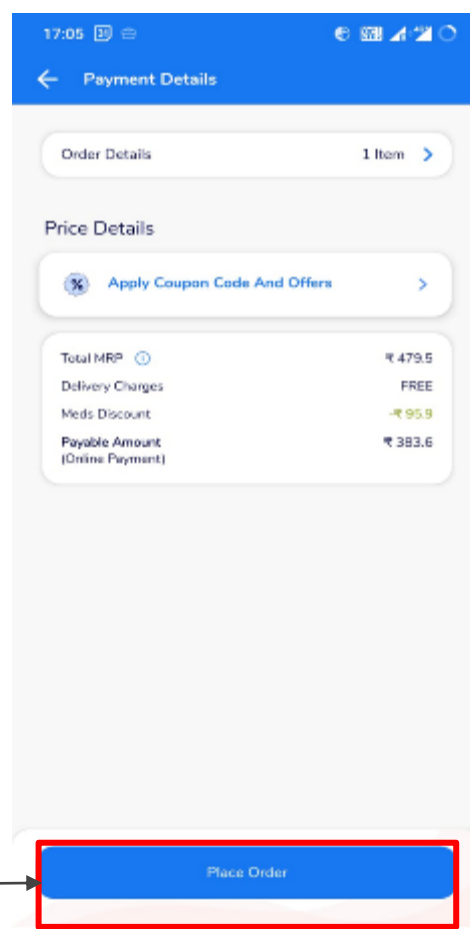
Proceed



Check your order and click on proceed

2/3rd amount of the order value will be deducted from the sponsored benefits wallet. The Payable Amount will be on self pay basis (1/3rd of the order value)

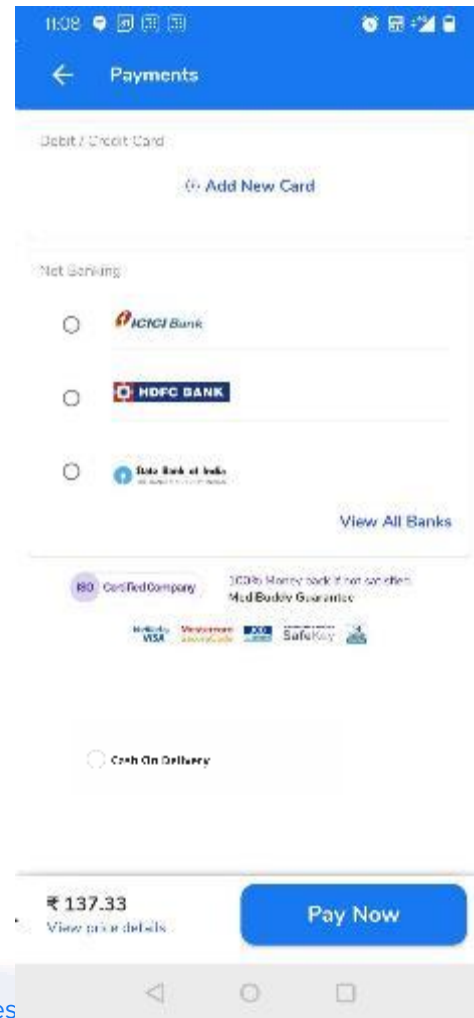




Check the order details and click on place order

Select the mode of payment here





After selecting payment mode, select on Pay Now





Order is placed.



**Order Placed!**

This is the acknowledgement of your order request

Items Ordered

LAZITHRO 500 MG TABLET 3 ₹ 114.00

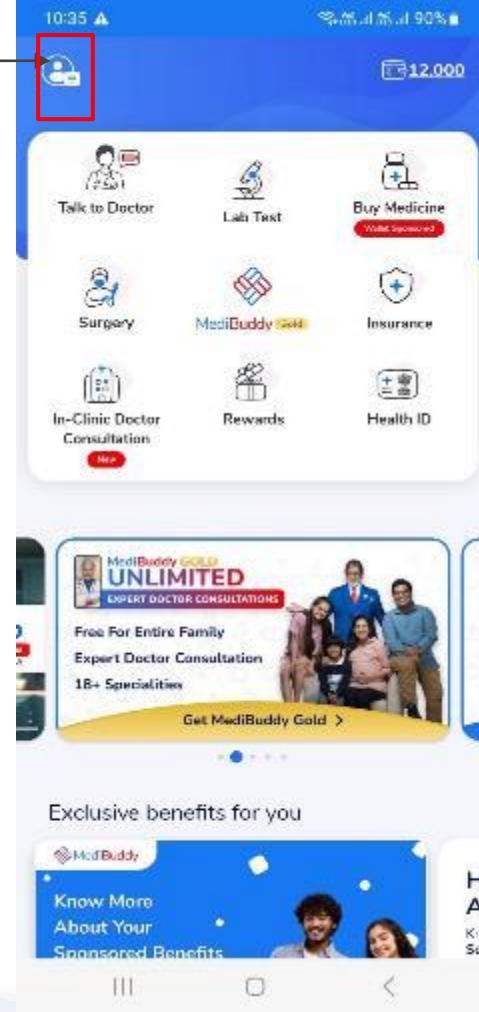
Order Details

Estimated Amount	₹ 142.6
Delivery Charges	FREE
Medis Discount	- ₹ 28.52
<b>Total Amount</b>	<b>₹ 0/-</b>

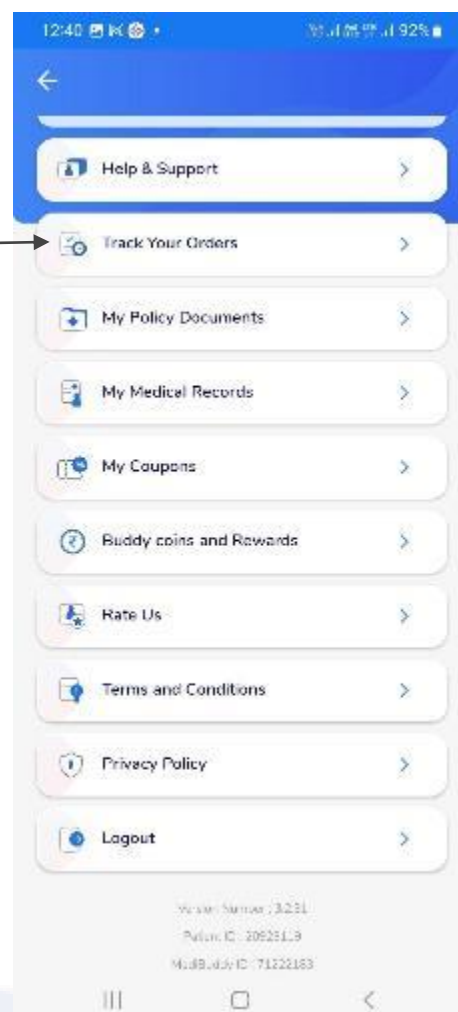
Deliver to (24 to 48 hours)

**SBI Elite Test**  
abc, xyz, Bengaluru, jstsh  
Pincode 560029

You may track your order on the landing page by clicking on the profile icon on top left hand corner of the landing page



Click on Track Your Orders to track the order

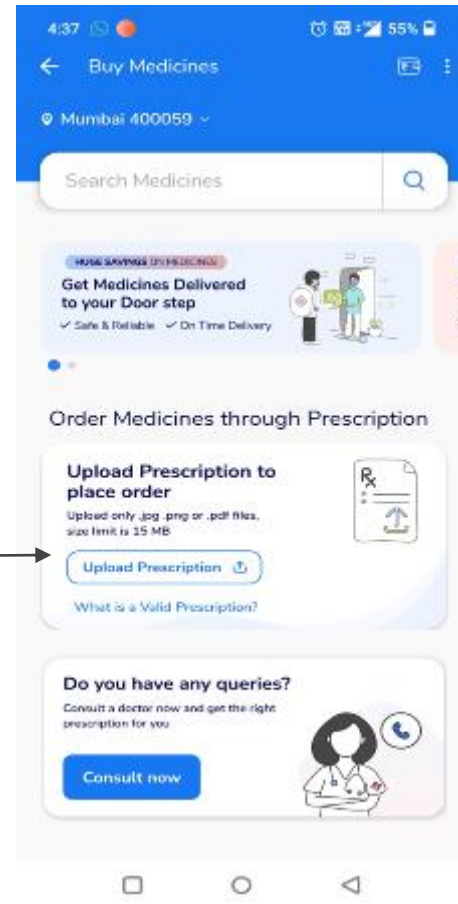


You can Track your order here

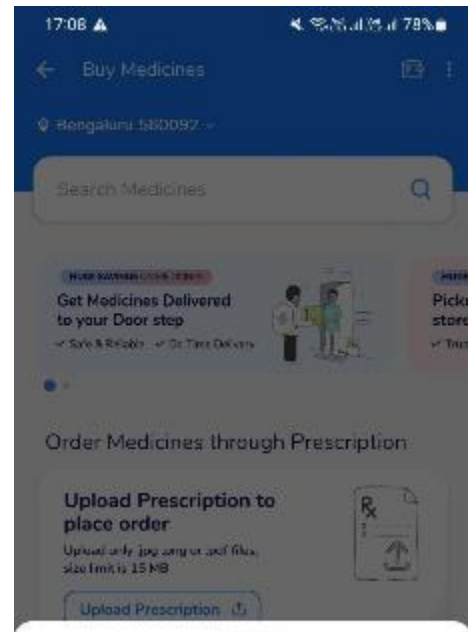


## Process 2- Order Medicines by uploading a valid prescription

Order Medicines by  
uploading a valid  
prescription



Select one of the three modes to upload your prescription (Prescriptions must be in .png, .jpg, .pdf format and not exceeding 15 MB in size)



### Upload Prescription (Rx)

Upload only .jpg, .png or .pdf files, size limit is 15 MB

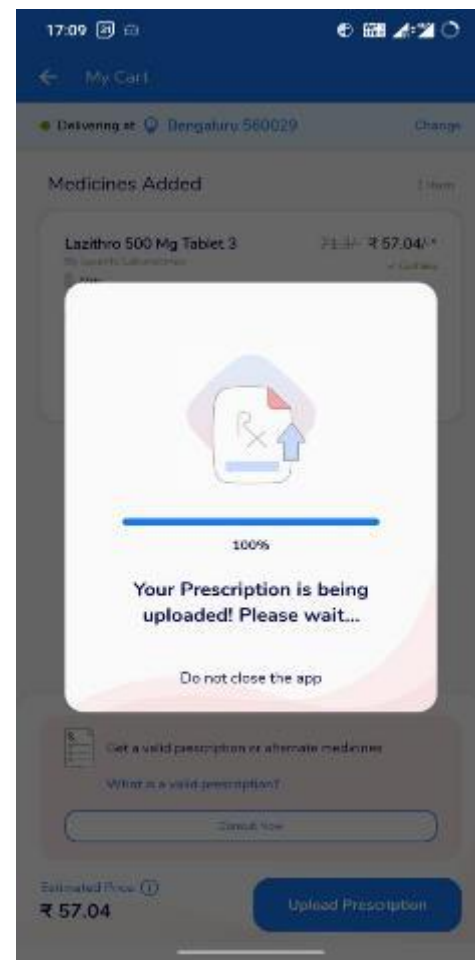
Camera

Gallery

PDF

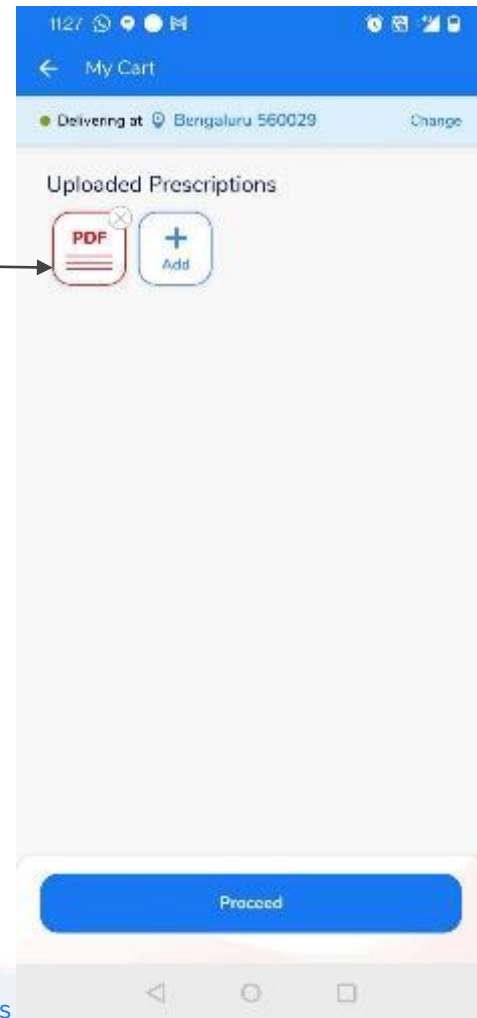


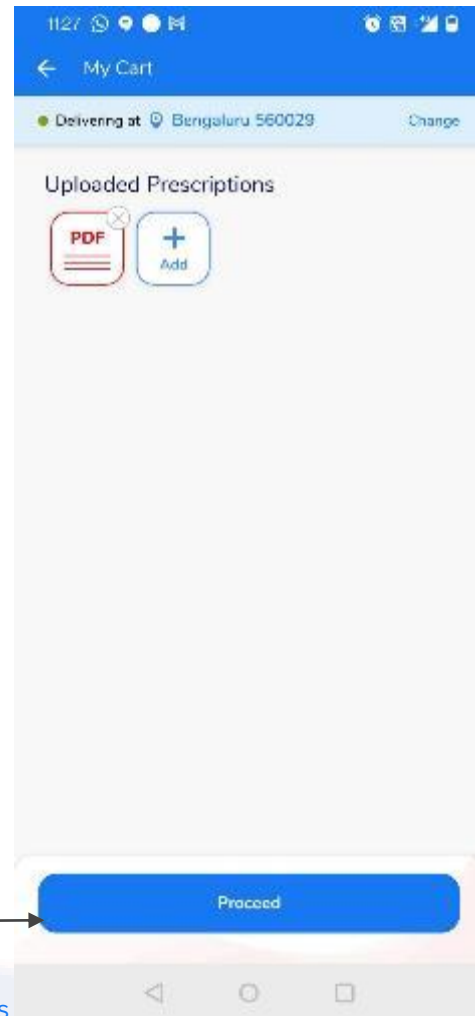
Do not go back till prescription is uploaded





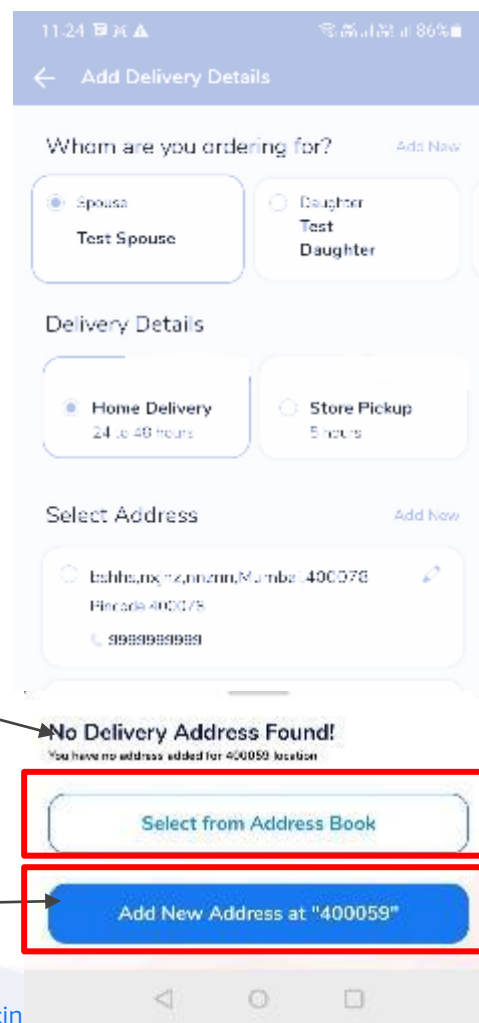
You can view your uploaded prescription here





Once you have uploaded the prescription, click on Proceed





Select the delivery address  
from the address book

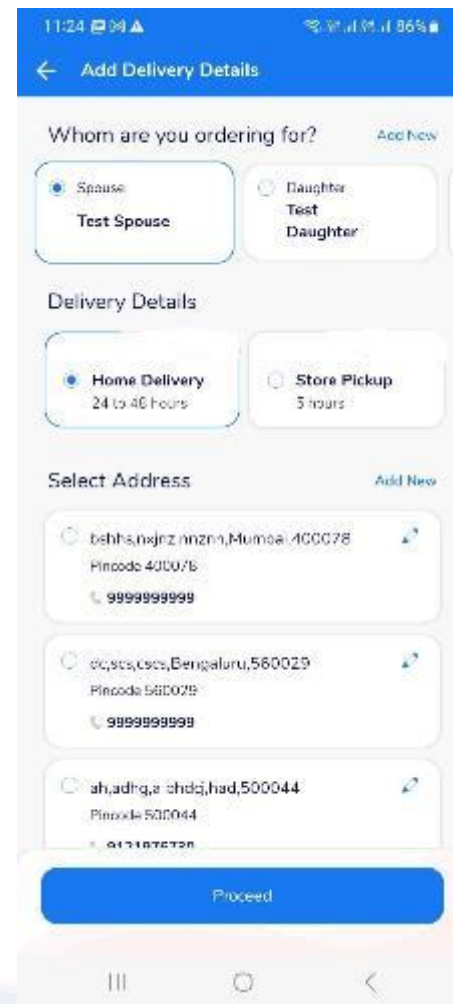
OR

Alternatively, click here if you  
want to add a new address for  
delivery

Next, select for whom you are ordering the medicines

Choose between home delivery or store pickup

If home delivery select the address



11:24 94% 86%

← Add Delivery Details

Whom are you ordering for? [Add New](#)

Spouse  
Test Spouse

Daughter  
Test Daughter

Delivery Details

Home Delivery  
24 to 48 hours

Store Pickup  
3 hours

Select Address [Add New](#)

behh,nsjrz,nnznq,Mumbai,400078  
Pincode 400078  
9999999999

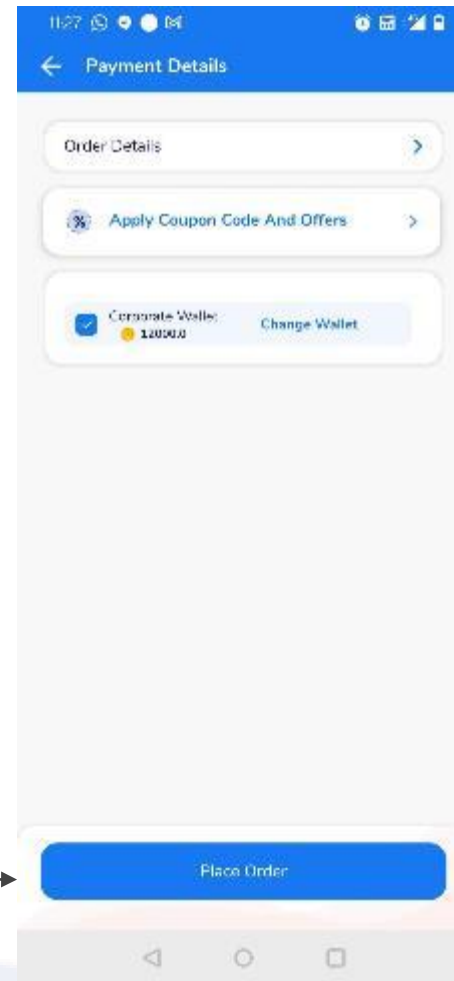
dc,scs,csce,Bengaluru,560029  
Pincode 560029  
9999999999

ah,adhq,ahddj,hnd,500044  
Pincode 500044  
9121876728

Proceed

You will get a call from MediBuddy to confirm the details of the order.  
The wallet will be deducted after the confirmation and link will be sent for payment in case of online payment for self pay amount

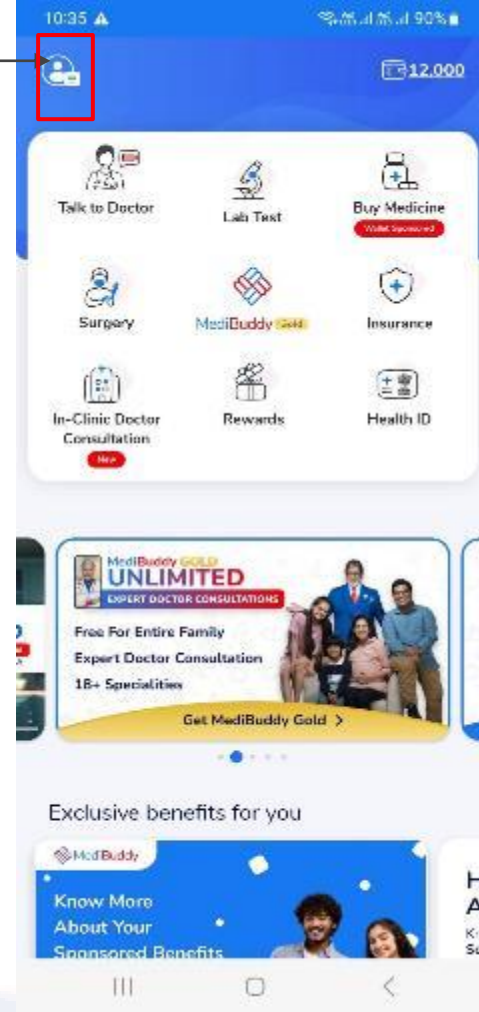
Click on place order



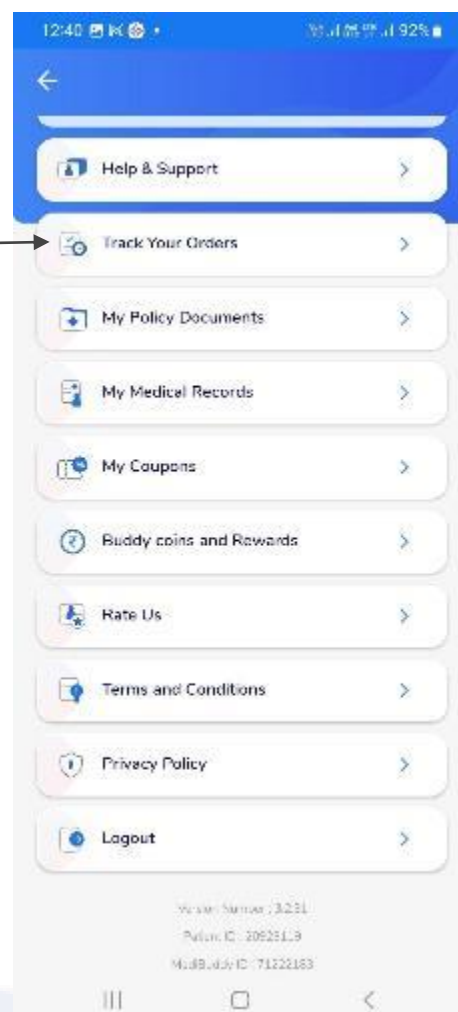
Order is placed. Details will be updated after the call completion with MediBuddy team



You may track your order on the landing page by clicking on the profile icon on top left hand corner of the landing page



Click on Track Your Orders to track the order

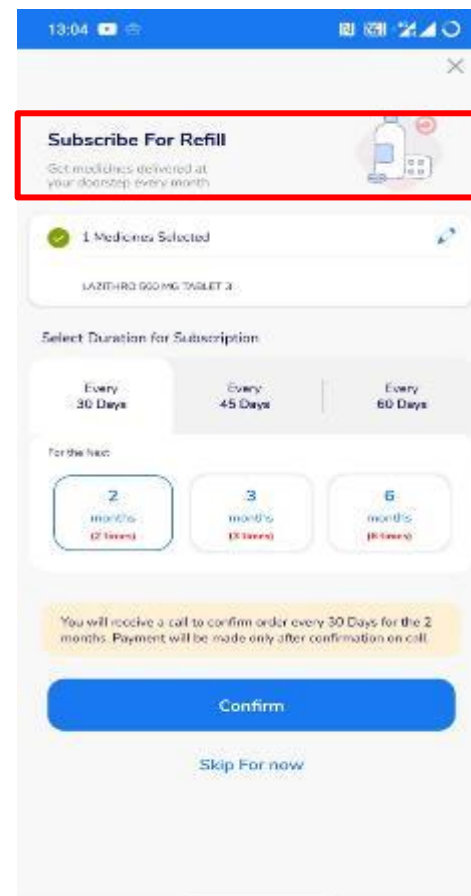




You can Track your order here



You may subscribe for Refill



**Process 3 - If your prescription is not valid, MediBuddy Doctor will call and give you a prescription. Refer to previous slides for the process note**

For any queries, reach out to 9999991555 /  
hello@medibuddy.in