

**ANDHRA PRADESH PUBLIC TRANSPORT DEPARTMENT  
(ANDHRA PRADESH STATE ROAD TRANSPORT CORPORATION)**

Office of the Commissioner,  
PTD & Ex-Officio VC&MD,  
APSRTC, RTC House, PNBS,  
Vijayawada, Date: 24.03.2026.

No.P3/863(01)/2026-PO-I

**CIRCULAR NO.PD-05/2026,Dated: 24-03-2026**

**Sub: SBI HEALTH INSURANCE:** Proposal of SBI General Health Insurance for providing health Insurance coverage to the APPTD employees who are having State Government Salary package with SBI – Details notified for the benefit of all employees of APPTD- Instructions issued for compliance –Reg.

**Ref:**1.Letter No.RCWM/SPA/2025-26/06,Dated:11.06.2025 of DGM/SBI.

2.Cir.Memo No.2745769 dt:03.07.2025 of Secretary to Government (B&IF),  
Institutional Finance, Govt.of AP.

3. e-Mail dated 30.08.2025, received from DGM/SBI.

4. This Office Lr.No.even, dated 25-09-2025.

5. This office letter No.even, dt. 28.01.2026.

6. Letter dt. 13.03.2026 of AGM/SBI/GBSSU.

7. Mail from SBI General Insurance team dt. 23.03.2026.

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A Circular memo vide reference 2<sup>nd</sup>cited was issued by the Finance department, Institutional Finance, Govt. of AP regarding the implementation of SGSP to all regular employees of the State Government.

Based on the instructions of the Finance department, the competent authority has accorded approval for implementation of State Government Salary Package (SGSP) to all the employees of APPTD with no monthly premium. Accordingly, the SBI authorities have confirmed that all the regular employees of APPTD were brought under SGSP effective from 22.08.2025 vide reference 3<sup>rd</sup>cited.

Subsequently, instructions were issued vide reference 4<sup>th</sup> and 5<sup>th</sup>cited, outlining the features of SGSP, insurance benefits provided under this scheme, and the procedure to be followed for processing of claims.

Now, vide ref.6<sup>th</sup> cited, the AGM/SBI has informed that SBI General Insurance has introduced Health Insurance Plans exclusively to the SGSP account holders i.e., SBI General's Group Mediclaim Sapphire Classic plan and SBI General Sapphire Super top-up Plan specifically designed for employees having Salary account with SBI Bank under SGSP, and provides coverage for medical expenses, ensuring the account holders can afford the best quality of healthcare for them and theirfamily members at a nominal premium.

The proposal of SBI has been examined carefully. Of late medical expenses have become heavy. Employees are already being extended treatment at our Hospitals/Dispensaries apart from EHS. However, it is felt that the employee and their family have Health Insurance for better treatment without being affected financially in the event of any of them falling sick.

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The features of the above said Health Insurance policies are mentioned hereunder:

**I. Sapphire Classic plan:**

- i) This policy can be bought by any individual for self and family having Salary package account with State Bank of India (SGSP) aged between 18 and 63 years for adults and child 91 Days to 25 Years, subject to the condition that the salary of the employee should be credited in SBI account and **premium payment** for this policy would be processed through SBI salary account.

FAMILY DEFINITION: This policy is applicable to employee self, Spouse and maximum 2 Children.

**ii) Key features of the policy:**

(a) Inpatient Hospitalization (b) AYUSH Treatment (c) Flat Premium for Family (d) Various Family Combinations Available (e) Options for Sum Insured: 2 lakhs, 3 lakhs, 5 lakhs.

**iii) Policy coverage:**

- Covers medical expenses incurred during admission in Hospital beyond 24 hours.
- Day Care Treatment: Medical Expenses covered up to Sum Insured
- Pre-Hospitalization Medical Expenses: Covered prior to 60 days of hospitalization.
- Post-Hospitalization Medical Expenses: Covered up to 90 days post hospitalization
- Modern Treatment: Medical Expenses covered up to 50% of Sum Insured.
- Alternative Treatment: Medical Expenses covered up to Sum Insured.
- Domiciliary Hospitalization: Medical Expenses covered up to 20% Sum Insured.
- Emergency Ground Ambulance: Covers expenses up to the limit of 2000/- per Hospitalization.

**iv) NOT COVERED UNDER THIS POLICY:**

Following is a partial list of the policy exclusions. (For complete list of exclusions, refer to the policy document):

(a) Investigation & Evaluation (b) Rest Cures, rehabilitation, and respite care (c) Obesity/Weight Control (d) Change of Gender treatments (e) Cosmetic or plastic Surgery (f) Hazardous or Adventure sports (g) Breach of law (h) Excluded Providers (i) Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences there of (j) Refractive Error (k) Unproven Treatments (l) Sterility and Infertility (m) Maternity

Note: The above exclusions are only indicative in nature. Complete details are available on the website [www. Sbgeneral.in](http://www.Sbgeneral.in)

**v) TENURE OF THE POLICY : ONE YEAR (Renewable)**

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**vi) POLICY RENEWAL CONDITIONS:**

- This Policy may be renewed by mutual consent every year
- If renewed, the renewal premium must be paid to the Insurer on or before the expiry date or renewal date
- Renewability is subject to, premium payment for this policy would be processed through SBI Salary account
- A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date
- During the grace Period, payment can be made to renew/continue the Policy without losing any benefit,
- Continuity of coverage will be given only if premium is received on time. Coverage is not available for the period for which no premium is received

**vii) PROCESSING OF CLAIM:** All claims are to be processed through **ONLINE**. Enquiries can be made through the following modes.

- Phone: 1800 22 1111/1800 102 1111
- For SMS - "CLAIMS" TO 561612
- Mail – [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in)
- Web – [www.sbigeneral.in](http://www.sbigeneral.in)

**viii) RATE CHART: Sapphire Classic Premium to be paid:  
Age : 18 years to 63 years**

Family combination	Per family rates(inclusive of GST) Rs.		
	2 lakhs	3 lakhs	5 lakhs
2 Adults + 2 Child	4507/-	4899/-	5977/-
2 Adults + 1 Child	3697/-	4018/-	4902/-
2 Adults	3193/-	3471/-	4235/-
1 Adults	1983/-	2155/-	2629/-
1 Adult + 1 Child	2221/-	2414/-	2945/-
1 Adult + 2 Child	2487/-	2703/-	3298/-

**Renewal Rates for above 63 Years age (applicable as per renewal terms only)**

Family combination	Per family rates(inclusive of GST) Rs.		
	2 lakhs	3 lakhs	5 lakhs
2 Adults + 2 Child	8280/-	8999/-	10979/-
2 Adults + 1 Child	6791/-	7381/-	9005/-
2 Adults	5866/-	6376/-	7779/-
1 Adults	3642/-	3959/-	4830/-
1 Adult + 1 Child	4079/-	4434/-	5409/-
1 Adult + 2 Child	4569/-	4966/-	6058/-

**ix) WAITING PERIOD:** After taking policy, the waiting period for implementation of policy is 30 Days. For Pre-existing Diseases/Specific Illness/Disease(s), the coverage is available only after 24 Months.

## II. Sapphire Super top-up plan:

- i. This plan provides an additional coverage when the existing Health Insurance policy exhausts during hospitalization. Sum Insured options: Rs. 10 lakhs, Rs. 15 Lakhs, Rs. 30 lakhs and Rs. 50 lakhs. (with deductibles from Rs. 2 lakhs to Rs. 5 lakhs).
- ii. No pre-policy medical tests required for individuals upto the age of 55 with no medical history.

### iii. RATE CHART: Sapphire Super top-up premium to be paid:

Age from 18 years to 63 years

Family combination	Per family rates (inclusive of GST) Rs.			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2 A + 2 C	1869/-	1988/-	2020/-	2929/-
2 A + 1 C	1727/-	1837/-	1881/-	2728/-
2 A	1653/-	1758/-	1796/-	2604/-
1 A	1521/-	1618/-	1649/-	2391/-
1 A + 1 C	1703/-	1812/-	1847/-	2678/-
1 A + 2 C	1806/-	1921/-	1958/-	2839/-

Renewal Rates for above 63 Years age (applicable as per renewal terms only)

Family combination	Per family rates (inclusive of GST) Rs.			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2 A + 2 C	3638/-	3871/-	3934/-	5704/-
2 A + 1 C	3362/-	3577/-	3663/-	5311/-
2 A	3217/-	3423/-	3496/-	5070/-
1 A	2961/-	3150/-	3211/-	4656/-
1 A + 1 C	3317/-	3528/-	3596/-	5215/-
1 A + 2 C	3516/-	3740/-	3812/-	5527/-

**ILLUSTRATION: An Illustration is provided with regard to Rs. 30 lakh coverage**

FAMILY	BASIC POLICY		TOP-UP POLICY		TOTAL
	COVERAGE	PREMIUM	COVERAGE	PREMIUM	PREMIUM
(1)	(2)	(3)	(4)	(5)	(6)
2Adults + 2Child	3 lakhs	4899/-	30 lakhs (3lksdeductable)	2020/-	6919/-
2Adults	3 lakhs	3471/-	30 lakhs (3lksdeductable)	1796/-	5267/-

From the above table, it is clear that an employee with spouse needs to pay a premium amount of Rs. 5267/- p.a. for Rs. 30 lakhs insurance coverage, which is reasonable.

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### III. CLAIM PROCESSING STEPS:

#### Cashless Claim:

- i) Visit the nearest SBIG network hospital to avail cashless facility. Present SBIG health card at the insurance desk available in the network hospital.
- ii) The network hospital will verify the identity and submit a duly filled pre-authorization form, along with relevant documents, to SBI General Insurance.
- iii) Upon approval, admit in hospital and avail cashless treatment as per policy coverage.
- iv) After discharge, the hospital will send the claim documents to SBI General's office for settlement of hospitalization expenses.

#### Reimbursement Claim:

- i) Upon discharge from the hospital, it is essential to settle the account and collect all original records of the procedures undergone, along with cost incurred.
- ii) Download the SBIG health claim form, fill the form, and submit it with the required documents from the checklist.
- iii) Send original claim documents to "SBI General Insurance Company Limited, 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045". Office Timings: 9:30 AM - 5:30 PM (Mon - Fri)
- iv) SBIG will review the submitted documents, and claim processing will occur subject to policy terms and conditions.

The above are the brief details regarding the Health Insurance policy being provided by the SBI General Insurance for the employees who are under State Government Salary package. **The APPTD employees who are not covered under the SGSP are not eligible to avail this Health Insurance policies.**

### IV. ENROLLMENT PROCESS:

The employee can enroll into the scheme online through the undermentioned link:

**<https://www.sbigeneral.in/online-insurance/health-base-insurance>**

It may be noted that enrollment to the scheme is voluntary and left to the choice of employee. There is no compulsion and it shall be ensured that no complaint of coercion from the Management side is received from any quarter.

**V. ADVANTAGE OF THE SBI HEALTH INSURANCE:** There are a host of benefits to be derived from this health insurance scheme:

- 1) Large network of Hospitals about 18,000 operated throughout the Country where in the employee can walk in, produce his proof of health insurance membership and take treatment for Self/Spouse etc., depending on eligibility.
- 2) Cashless treatment at all network Hospitals.

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- 3) Low premium and high value coverage when compared to several other private Insurance policies.
- 4) The employee once enrolled, the Policy can be continued by the employee even after retirement till the age of 75 years. Post 75 years, fresh underwriting is required. Renewal shall continue lifelong, subject to renewal of the Master policy with SBI Bank and premium being debited from the same CSP/Saving account.**

#### **VI. ACTION PLAN BY UNIT OFFICERS:**

The following instructions are proposed to be issued for strict implementation by all Unit Officers:

1. All the Unit Officers are advised to display a copy of this Circular on all the Notice Boards of Depots/Units.
2. Explain the details of the above said Health Insurance policies to the employees during gate meeting for generating awareness and to ensure more number of employees are covered.
3. Contact local SBI Officials to arrange special camps in the depot/unit on the above said Health insurance policies and the procedure of submission of Claims etc., and ensure the scheme details reach all employees to facilitate them with benefits of health insurance policy.
4. DPTOs shall review the progress of this SBI General Health Insurance Scheme during periodical DMs meetings.
5. The details of the progress of enrollment in the scheme shall be sent, as monthly periodical in the following proforma:

Depot/Unit	No of employees on rolls	No.of employees taken the policy	Balance to be taken	Remarks

Necessary action shall be taken accordingly.

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**Vice Chairman &  
 Managing Director::APPTD**

To  
 All Officers of the Corporation.  
 All Employees' Associations.