Meeting of representatives of eAssociate Bank Retirees' Organisations is held on the 10th December, 2017. Representatives of ten retirees organisations participated. There are over 50,000 pensioners of eAssociate Banks. Various options including merger with State Bank of India Pensioners' Association were discussed. Overwhelming majority of the leaders present opined that the identity of our Organisations needs to be continued. Everyone is aware that Pension Regulations, Gratuity, Retired Employees Medical Benefit Fund and Medical Insurance of SBI Pensioners and eAssociate Bank Retirees are different. It is also pertinent to note that eAssociate Bank Retirees' Pension improvement is dependent on Industry Level agreements and State Bank of India is not a party to settlement provisions relating to Pension. Issues/benefits like Concessions in respect of interest/service charges, Holiday Homes and Clinic facilities are common. Consequently, it is also felt that maintaining the identity would serve the Associate Bank retirees better. After considering various structures, it is decided to form Coordination of eAssociate Bank Retirees' Organisations, as a first step. It is also decided to form an Advisory Committee also. A core committee consisting of Shri C N Prasad (GS, SBMPC), Shri V Sombabu (VP, SBHREA), Shri Y N Ramesha (GS, ABROA-MU), Shri C Gopinathan Nair (GS,SBTRA), Shri Vijay Kumar (ABROA-TU), Shri B C Bassi (GS, SBPRA), Shri Davinder Singhjattana (GS, SBPRA), Shri R P Saxena (GS, SBBJRA), Shri Prakash Sharma (GS, SBIr) and Shri P D Vaidya (Chairman, SBSROA).

Shri C N Prasad, General Secretary of our Commune, Shri V Sombabu and Shri P D Vaidya are elected as Conveners. Advisory Committee with Dr.A Anantha Krishna Rao (SBHREA) as Chairman. Shri K Sukumaran (ABROA-MU) and Shri Chandrasenan are other members of the Committee.

Efforts of our Commune during last six years to bring all retirees organisations together has borne fruits and dreams have come true. All hurdles and impediments are cleared paving way for unity among eAssociate Bank Retirees' Organisations.
Supreme Court Case regarding VRS – 2001

Our Commune is in the forefront of fighting Legal battle. Members of our Commune are aware that this battle is now being fought at Hon'ble Supreme Court. Over 635 of members of our Commune are the respondents. Now, all six batches of Civil Appeals/Special Leave Petitions filed by the Banks have been clubbed and heard by the same Court. These cases are expected to be heard in the first fortnight by the Bench headed by Hon'ble Justice Arun Mishra. Our Commune feels that this legal battle would reach before end of January 2018. It is endeavor of our Commune to secure this benefit to maximum number of members.

IBA Medical Insurance

It is unfortunate that efforts of our Commune to get the last date extended beyond 15.11.2017 have not yet yielded any fruit. Our Commune continues its efforts for not only to allow retirees to opt now and also for extension of insurance coverage to those who retired on or after 1.4.2017.

In the meantime, Policies have been issued. Policy number in case of insurance without Domiciliary Treatment is 500100/28/17/P111/998186 & with Domiciliary Treatment is 500100/28/17/P111/998030. Ecards could be downloaded from the website, www.safewaytpa.in. Dispatch of Cards has already commenced by the Third Party Administrator (TPA). TPA for the policy period from 1.11.2017 to 31.10.2018 is changed to Safeway Insurance TPA Pvt. Ltd. All reimbursement claims in respect of period commencing from 1.11.2017 to 31.10.2018 have to sent to:

Safeway Insurance TPA Pvt. Ltd, Building 1/A, No.F2, 1st floor, Above Smally’s restaurant, Church street, Bangalore - 560 001.

Contact details : Tollfree Number : 1800-102-5671 Office Number : 011-45451300 (100 lines) Bangalore Office No.: 83108 96312.

Our members can use the forms which they were using for claims during the year 2016-17.

Meeting of retirees of Hyderabad-Secundrabad held

A meeting of Mysore Bank Retirees was held on the 9th December, 2017 at Secundrabad. Over 40 members attended the meeting. Shri Gagandeep Singh, Regional Head, Safeway Insurance TPA was present and he answered all queries regarding claim process of Safeway Insurance TPA. Shri C N Prasad, Shri S Siddagangaiah, Shri K Hanumantharayudu and Shri Changalaraya, functionaries of our Commune attended and provided information regarding various issues confronting Mysore Bank Retirees. An Unit for Andhra Pradesh and Telangana was also formed. Shri Shivarama Krishna, Shri Muralikrishna and Shri Sridhar would lead and details of the team would be informed in due course.

Claims in respect of policy period ending 31.10.2017

Previous IBA Medical Insurance Policy was upto 31.10.2017 and TPA was M/s Medi Assist India Pvt. Ltd. Members of the Commune, who have insurance cover under this Policy are entitled to claim for all domiciliary expenses/hospitalization expenses incurred upto 31.10.2017. In case of Hospitalisation, if the date of admission is on or after 31.10.2017, hospitalisation expenses are paid. Post hospitalization expenses upto 90 days after discharge is also paid, if the Hospitalisation is on or before 31.10.2017, irrespective of date of discharge. There is no ceiling on number of days of hospitalization. If the expiry date of the policy, i.e 31.10.2017, is during the period of hospitalization, the expenses forms part of this year’s policy period ending 31.10.2017. All these claims have to be sent to M/s Medi Assist India Pvt. Ltd only.

Members of our Commune need to send eligible claims in respect of hospitalization and reimbursement claims to M/s Safeway Insurance TPA pertaining to hospitalization/reimbursement claims of period commencing from 1.11.2017. Further, United India Insurance Co. Ltd. has also allowed submission of claims occurred during the period from 1.11.2016 to 31.10.2017, on or before 25.12.2017 or 30 days from the date of discharge whichever is later. Those who could not prefer claim for any reason, are requested to make use of this opportunity.

Delay in Settlement of Claims:

They are also requested to email all such cases to corporate centre at mediclaim@sbi.co.in or to the Deputy General Manager, PPG Department, State Bank of India, Corporate Centre, Madam Cama Road, Mumbai 400 021, requesting the authorities to assist in early settlement of claims.
Life Certificate:

Complete details of eAssociate Bank retirees, including eSBM retirees are not available in HRMS. Uploading of the complete data may take some more time. In many cases, Life Certificates from our members of our Commune are not being accepted by the branches as they are also unable to upload data in respect of Life Certificates, uploaded. Therefore, members of our Commune are requested to wait for information from our side. Payment of Pension would not be stopped for the want of submission of Life Certificate, as many of members of our Commune could not send or submit these Certificates. Therefore, it is reiterated that our members need not unduly about non-submission of Life Certificates and consequent non-payment of Pension. Our Commune would undertake to inform its members, once the process is ready.

Our Landline number is changed to 25944299

Due to change in the system, phone number of our Commune is changed to 25944299. Even though this is a direct number, this also acts as an extension number. 4299 is the extension number for SBI offices with phone numbers starting with 2549. From these offices, number of our Commune is 4299.

Members of our Commune are requested to contact this number only and avoid calling on mobile numbers of functionaries, unless it is emergency.

IBA MEDICAL INSURANCE CLAIM PROCESSES

What is Cashless Hospitalization?

Cashless hospitalization Process & Procedures are described below

Cashless hospitalization can be availed only at Safeway network of hospitals. The essence of cashless hospitalization is that the insured individual need not make an upfront payment to the hospital at the time of admission. Please check the website of Safeway (www.safewaytpa.in) for the updated list of network hospitals.

Safeway ID card

Cards are being dispatched separately. Please note that this card is issued only for identification and information purposes.

At the time of hospitalization at a network hospital, you will have to produce this card as proof of being covered by a health insurance policy. Alongwith your Safeway ID card please carry some form of photo ID (Retirees’ ID Card issued by our Bank, Ration card, Driving license, Voted ID card, etc.) with you in case the hospital wants to verify your identity

The network hospitals have a preauthorization request form available with them. This form can also be downloaded from this website. The form has to be jointly filled in by you and your treating doctor. Please make sure all the details asked in the form are completely filled. This will ensure speedy processing of your request. This form is faxed to the Safeway by the Hospital. Safeway, receives the request and process it. The medical team will determine whether the condition requiring admission and the treatment plan are covered by IBA health insurance policy. They will also check with other terms and conditions of IBA insurance policy.

In case coverage is available, Safeway will issue an approval to the hospital for a specified amount depending on the disease, treatment, how much you are insured for, etc. This is sent by fax and/or email (if available). The approval is called a "Preauthorization". This preauthorization entitles you to avail cashless facility at the hospital without paying for the medical expenses. Note: Further enhancement approvals may be issued on request, subject to terms and conditions of the policy.

At the time of discharge, please make sure that you check and sign the original bills and discharge summary. Please carry home a copy of the signed bill, discharge summary and all your investigation reports. This is for your reference and will also be useful during your future healthcare needs.

The hospital will ask you to pay for all the Non-Medical Expenses in your bill. You have to make this payment before discharge.

In case, for whatever reason, the preauthorization request cannot be approved, a letter denying preauthorization will be sent to the hospital. In this case, you will have to settle the hospital bill in full by yourself.

Please note that denial of a preauthorization request is in no way to be construed as denial of treatment or denial of coverage. You can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

Cashless Process can be of two types:

Planned Hospitalization:

This happens when you have ample time to plan your admission to the hospital. For example, if the doctor advises
surgery for hernia and says that you can undergo the surgery anytime in this month, it gives you time to plan you surgery. In such cases, it is prudent to send the preauthorization request to Safeway at least 72 hours before your planned admission. This will ensure a hassle-free admission procedure for you at the hospital.

Emergency Hospitalization:
This happens typically in case of emergencies such as a road traffic accident. There is no planning involved in the hospitalization. In such situations, the Safeway ID Card can be shown at the network hospital to avail cashless admission facility. The preauthorization request can be sent to Safeway within four hours after admission.

It is therefore prudent that every insured individual should carry their Safeway ID card with them at all times. You can never predict an emergency!

Note : In case of suppression of material facts or misrepresentation of facts by the hospital or the insured, the pre authorization issued for the cashless facility will stand cancelled. The insured will be liable to settle the hospital bill in full.

Reimbursement Process

Although Cashless Hospitalization facility is available at the Safeway network of hospitals, you may sometimes need to use hospitals that are not on the Safeway network.

In case you choose to or are required to avail of hospitalization facilities at a non-network hospital, your medical expenses can still be claimed through Safeway. This is called Reimbursement. Reimbursement claims may be filed in the following circumstances

1. Hospitalization at a non-network hospital
2. Post-hospitalization and pre-hospitalization expenses
3. Denial of preauthorization on application for cashless facility at a network hospital

Claim intimation - a notice of claim with full particulars of the hospitalization has to be sent to the Insurance Company/TPA within 7 days from the date of admission. Claim intimation can be registered through Safeway Call Centre No.1800 -102- 5671/ mail to s bm@ safeway t p a.i n , claims.blr@safewaytpa.in (mention the intimation number and date in the claim form while submitting the claim documents)

Claim documents should be submitted within 30 days from the date of discharge from hospital

Reimbursement claims can be submitted to Safeway/ through registered post / courier or can be handed over at any of Branches of Safeway. Addresses are also provided. The documents that you need to submit for a hospitalization reimbursement claim are:

1. Original hospital final bill, 2. Original numbered receipts for payments made to the hospital 3. Complete breakup of the hospital bill 4. Original discharge summary 5. All original investigation reports 6. All original medicine bills with relevant prescriptions 7. Original signed claim form 8. Copy of the Safeway ID card 9. Covering letter stating your complete address, contact numbers and email address (if available) 10. Cancelled Cheque Leaf where your name is printed

* The documents that you need to submit for a post-hospitalization or a pre-hospitalization claim are:

1. Copy of the discharge summary of the corresponding hospitalization
2. All relevant doctors’ prescriptions for investigations and medication
3. All bills for investigations done with the respective reports
4. All bills for medicines supported by relevant prescriptions

* Safeway receives the reimbursement claim and process it. The medical team at Safeway will determine whether the condition requiring admission and the treatment are covered by your health insurance policy. They will also check with all the other terms and conditions of your insurance policy. All non-medical expenses will not be payable.

* Based on the processing of the claim, a denial or approval is executed. In case of approval, sanctioned amount is credited

Notice of Claim
Upon the happening of any event which may give rise to a claim under the health insurance policy, a notice with full particulars of the event has to be sent to the Insurance Company within 7 days of the event.

Once the treatment is complete, the claim has to be filed within the policy specified duration from the date of discharge

The notice of claim and filing of claim apply especially to reimbursement claims.

Pre and Post Hospitalization Process

What are Pre-Hospitalization & Post-Hospitalization Expenses?

When one falls sick, one usually consult a family physician and gets relevant investigations done. On the advice of the physician, one gets hospitalized for further management of the disease if required. Such medical expenses incurred before hospitalization are called Pre-Hospitalization expenses.

During hospitalization, a major part of the treatment is complete but some part of the treatment extends beyond the hospitalization. It may involve follow-up visits to the doctor, medicines to be taken or further investigations to be
done. Such medical expenses are called Post-Hospitalization expenses.

There is provision to claim these expenses through your health insurance policy. These expenses are payable for a policy-defined period. Both pre-hospitalization and post-hospitalization expenses can be claimed only after the settlement of the main hospitalization claim.

The claim submission process for pre-hospitalization expenses and post-hospitalization expenses is the same as Reimbursement.

Non-Medical Expenses

What are Non-Admissible Expenses?

Your health insurance policy pays for reasonable and necessary medical expenditure. There are several items billed during hospitalization by some hospitals but not-admissible under an insurance contract. These items will not be payable and expenditure towards such items will have to be borne by you. For Example: Gloves

About Mediclaim Policy

Unless the policy under which you are covered provides otherwise, this insurance policy will not pay any claims arising from:

“In case the insured person contracts any disease or suffers from any illness or sustains any bodily injury through accident, and if such disease or injury shall require the insured person, upon the advise of a qualified medical practitioner, to incur hospitalization expenses FOR MEDICAL / SURGICAL TREATMENT of the ailment / injury at a Hospital / Nursing Home in India or domiciliary hospitalization expenses in India, the Insurer shall pay to the Insured person the amount of such expenses as are REASONABLY and NECESSARILY INCURRED, but not exceeding the sum insured for the policy period.”

Note: But it must be noted that health insurance policy does not cover any and every medical expense. The policy defines terms and conditions within which the intent of the policy will be executed.

TERMS & CONDITIONS

24 Hours Hospitalization: A minimum of 24 hours admission to the hospital is necessary for admission of a claim. Insurers define a hospital as a centre with more than 15 inpatient beds, with a fully equipped operation theatre, fully qualified nurses and fully qualified medical practitioners available round the clock.

Systems of Medicine covered by Health Insurance: The systems of Allopathy, Ayurveda, Homeopathy and Unani are covered.

Sum Insured: The sum insured will be the maximum payable amount.

DOMICILIARY HOSPITALIZATION BENEFIT

Domiciliary hospitalisation means medical treatment for such illness/disease/injury which in the normal course would require care and treatment at a hospital/nursing home but actually taken whilst confined at home in India only under the following circumstances namely:

The condition of the patient is such that he/she cannot be removed to the hospital/nursing home.

The patient cannot be removed to the hospital / nursing home for lack of accommodation therein.

 Provision regarding various benefits:

DOMICILIARY TREATMENT BENEFIT:

Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization / domiciliary treatment as may be certified by the recognized hospital authorities and bank’s ‘medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%:

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy, Leprosy, Kidney Ailment, All Seizure disorders, Parkinson’s diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertension, Asthma, Hepatitis – B, Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson’s disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature, Cerebral Palsy, Polio, all Strokes leading to Paralysis,

Haemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motor neuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome (not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematos (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/ venous thrombo embolism (VTE), growth disorders, Graves’ disease, Chronic Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu are considered for reimbursement under domiciliary treatment.

What is Day Care Treatment? This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital / day care centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

All scopies along with biopsies Adenoidectomy,

Steps to Claim Domiciliary Treatment Cover :

1st Step :

1. Take Doctor’s prescription for self & spouse (with Date) – separately
2. Name of the patient, initials, age should be correctly mentioned in the prescription & should match with the Safeway TPA Card ;
3. Doctors’ Registration Number and Seal should be there on the prescription
4. The prescription is valid for 3 months only and after that a new one has to be taken ;
5. Take 3 photo copies of the Doctor’s Certificate (3 each for Self & Spouse)

2nd Step :

1. Take 3 Photo Copies of claim form (3 each for Self & Spouse)

2. Fill the form correctly – Insured or/and Claimant should affix signatures where signature have to be affixed

3rd Step :

1. Send the claim form to :

Safeway Insurance TPA Pvt. Ltd, Building 1/A, No. F2, 1st floor, Above Smally’s restaurant, Church street, Bangalore - 560 001.

4th Step :

1. SEND THE CLAIM FORMS BY REGD. POST/SPEED POST only. Please send within 30 days of Bills or 10th of Succeeding month whichever is earlier

5th Step - Enclose

1. Doctor’s prescription – Original 1st time/Xerox for next 2 months
2. One Xerox copy of Cheque leaf of the account details of which is mentioned in the claim form
3. Original bill of the medicines purchased
4. Original Investigation reports, if reimbursement of expenses incurred is claimed

CARE : SEPARATE CLAIM FORM, SEPARATE DOCTOR’S PRESCRIPTION AND SEPARATE MEDICINE BILL FOR SELF & SPOUSE

What is OPD Treatment ?

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient. Which means expenditure incurred for diagnosis and treatment for any ailment/ condition by any doctor including family doctor, without admission to hospital. Treatment for Fever, cold, cough, Pains, etc., where visiting a doctor is compulsory.

DONATION

Our Commune is appealing its members to donate by way of Standing Instructions or in lumpsum liberally.

Our Commune is extremely thankful to following members for their liberal donation towards Mysore Bank Foundation Day Celebrations.

Sri Kashinath Raj Urs - Rs. 1001
Sri Rangappa H - Rs. 1000
Sri Krishnaswamy H - Rs. 1501
Sri Ravindranath B S - Rs. 1000
Sri Parthasarathy Iyengar R - Rs. 1000
Sri Srikantan Y S - Rs. 2000
Sri Potdar M R - Rs. 2000
Sri Nagabushan Rao L - Rs. 3000
Sri Ramakanthappa - Rs. 2000
Sri Aravinda K - Rs. 1001
Sri Harishkumar G V - Rs. 1001
Smt. Sujaya K N - Rs. 1000
Sri Babu B - Rs. 1000
Sri Venkataram - Rs. 1000
Sri Srinivas T S - Rs. 1000
Sri Yeshwanth Rao K - Rs. 1000

To enable members to give standing instructions/donate, Account Details of Commune are as under :

SB A/c. No. : 64094412180 with State Bank of India, Mysore Bank Circle Branch

Mysore Bank Shathayu

December - 2017
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CONTACT DETAILS OF OUR COMMUNE :  
Email ID : sbmpensioners@gmail.com  
Website : www.sbmpensioners.in  
Email Group : sbmpensioners@googlegroups.com  
Face Book : sbm.pensioners, Post Box No.: 9738  
Phone Nos.: 259 44299  
Members of our Commune are requested to send their Employee number and name by Email to our Commune’s Email ID if their Email ID is not yet included in Commune’s google group. Please call on our Office Land Line only for any change in Contact Number and/or address as our Commune is finding difficulty in incorporating information provided to functionaries.  
DONATION BY WAY OF STANDING INSTRUCTIONS  
Our Commune is appealing its members to donate by way of Standing Instructions or in lumpsum liberally. Many of our members have given standing instructions. Our Commune is extremely thankful to  
Shri Subhashchandra Reddy - (Rs. 500/- per month)  
Shri Shekar R. Kulkarni - (Rs. 300/- per month)  
for giving standing instructions during December 2017.  
Once again our Commune requests its members to give standing instructions.  
To enable members to give standing instructions/donate, Account Details of Commune are as under :  
SB A/c. No. : 64094412180 with State Bank of India, Mysore Bank Circle Branch  
Mysore Bank Shathayu  
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