



Safeway TPA Services (P) Ltd.

A PRESENTATION FOR THE STUDENT GROUP MEDICLAIM POLICY



Our Vision





"Our Vision is to be a world-class customer services company through our commitment to strategic growth, outstanding service, and community involvement.

Know your policy



KNOW YOUR POLICY

INSURER : National Insurance Co Ltd

□ POLICY NO : 340100/50/18/10000768

□ PERIOD : 02/08/2018 TO 03/08/2019

□ SUM INSURED : 1,00,000/- Per Student

□ POLICY TYPE : TAILOR MADE

□ SERVING TPA : SAFEWAY INSURANCE TPA



POLICY WISE COVERAGE

1) Room, Boarding expenses as provided by the Hospital/Nursing Home.

Room Rent Capping

Room Rent: 2% of Sum Insured

- 2) Nursing expenses (Within Room Rent Limit).
- 3) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- 4) Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical appliances any disposable consumables, Medicines & Drugs, Diagnostic Materials and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs and cost of Stents and implants



Major Exclusions of policy



CLAUSE NO	4.1	4.2	4.3		
ABC	PRE-EXISTING DISEASE	WAITING OF 30DAYS	EXCLUSION OF SPECIFIC DISEASES		
WAIVED	WAIVED	WAIVED	WAIVED		

Detail of Clauses



Clause No 4.1 (Pre-Existing Disease)

All disease/injuries/ailment which are preexisting when the cover incept for the first time.

Clause No 4.2 (Waiting Period of 30 Days)

Any Disease other than those stated in clause 4.3, contracted by the insured person during the first 30 days from the commencement of the policy.

Clause No 4.3 (Exclusion of Specific Disease)

During the first 2 years: The expenses incurred on treatment of diseases like Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease, Fistula in anus, Chronic fissure in anus, Piles, Pilonidal Sinus, Sinusitis, Stone disease of any site, Benign Lumps/growths in any part of the body, CSOM(Chronic Supportive Otitis Media), joints replacements of any kind unless arising out of accident, surgical treatment of Tonsils, Adenoids and deviated nasal septums and related disorders are not payable.

COVERAGE OF PRE - POST HOSPITALIZATION

- PRE HOSPITALIZATION :-Relevant Medial Expenses incurred during the period up to 30days prior to hospitalization on disease/illness/injury sustained will be admissible.
- POST HOSPITALIZAION :- Relevant Medical Expenses incurred up to 60 days after hospitalization will be admissible.

RESTRICTIONS



Policy Does not cover

Day Care

Day Care Procedure means the course of medical treatment or a surgical procedure listed in the Schedule which is undertaken under general or local anesthesia in a Hospital by a Doctor is not less than 2 hours and not more than 24 hours.



SAFEWAY

ADMISSIBLE UNDER DAY CARE

Admissible in Day Care

- POP Casting (IF IPD Generated)
- Appendectomy
- Auroplasty.
- Coronary angiography.
- Coronary angioplasty.
- Dental surgery only in case of accident
- > D & C.
- > Excision of Cyst/ Granuloma/ lump.
- > Eye surgery.
- Fracture/ dislocation excluding hairline fracture.
- Radiotherapy
- Lithotripsy.
- Incision and drainage of abscess.

SAFEWAY

ADMISSIBLE UNDER DAY CARE

Admissible in Day Care

- Colonoscopy
- Wound suturing/ Debridement (If IPD generated , as Day Care)
- > Haemo dialysis.
- > Fissurectomy/ Fistulectomy.
- Mastoidectomy.
- Hydrocele
- > Hysterectomy.
- > Inguinal/ ventral/ umbillcal/ femoral hernia.
- Parenteral chemotherapy.
- Polypectomy.
- > Septoplasty.
- Piles/ fistula.
- Prostate.
- Sinusitis.
- > Tonsillectomy.



ADMISSIBLE UNDER DAY CARE

Admissible in Daycare

Further if the treatment/ procedure/surgeries of above diseases are carried out in Day Care Centre which is fully equipped with advanced technology and specialized infrastructure where the insured is discharged on the same day, the requirement of minimum beds will be overlooked provided following conditions are met:

- > The operation theatre is fully equipped for the surgical operation required in respect of sickness/ailment/injury covered under the policy.
- > Day Care nursing staff is fully qualified.
- > The doctor performing the surgery or procedure as well as post operative attending doctors are also fully qualified for the specific surgery/ procedure.
- > IPD/Day Care Discharge Summary is to generated by hospital

Note: Procedures/treatments usually done in out patient department are not payable under the policy even if converted as an in-patient in the hospital for more than 24 hours.

MAIN RESTRICTIONS



Policy Does not cover

Dental

Any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires Hospitalization; is carried out under general anesthesia and is necessitated by Illness or

Accidental Bodily Injury



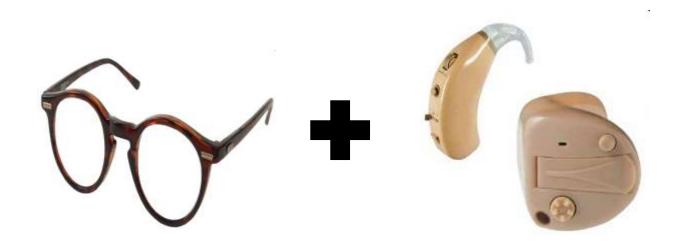
RESTRICTIONS



Policy Does not cover

Vision & Hearing Aids

The cost of spectacles and contact lenses hearing aids



RESTRICTIONS



Policy Does not cover

Diagnostic Expenses

Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-Ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence of any ailment, sickness or injury for which confinement is required at a Hospital/Nursing Home.



What is Not Covered *



- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations
- Circumcision unless necessary for treatment of disease
- Dental treatment of any kind unless requiring hospitalization
- Congenital external diseases or defects/anomalies
- HIV and AIDS
- Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.
- Venereal diseases
- Injury or disease caused directly or indirectly by nuclear weapons
- Naturopathy
- Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, etc
- Cost of spectacles, contact lenses, hearing aids
- Any cosmetic or plastic surgery except for correction of injury
- Hospitalization for diagnostic tests only
- Vitamins and tonics unless used for treatment of injury or disease
- Infertility treatment
- Voluntary termination of pregnancy during first 12 weeks (MTP)

^{*} These are only major Clauses

Claim Process







CASHLESS CLAIMS

To avail cashless hospitalization treatment at network hospitals –

- **Step 1**: SAFEWAY will provide the list of network hospitals offering cashless facility for treatment.
- **Step 2:** The claimant needs to produce the SAFEWAY Health card at the hospital along with employee card.
- **Step 3**: Hospital sends Pre-authorization Request with the treatment details; past history and clinical notes along with estimate of hospitalization expense to SAFEWAY local office.
- **Step 4**: SAFEWAY issues a letter authorizing treatment to the Hospital the approved amount up to the Sum Insured limits.

Cont.....



CASHLESS CLAIMS

- **Step 5**: In case the treatment is taken at other non network centers, the Insured is reimbursed the cost of treatment, subject to the provisions of the Policy on the basis of Admit
 - Card/Discharge Card, Diagnostic Reports and Bills/Prescriptions.



REIMBURSEMENT PROCESS

- **Step 1**: Please immediately intimate SAFEWAY TPA Services about the claim. Claim intimation can be done by the following methods.
- Inform the Call Centre at **Toll Free No: 1800-102-5671 / 45451300**And intimate the claim to support@safewaytpa.in, info@safewaytpa.in, & query@safewaytpa.in
- **Step 2**: At the time of intimation, the customer should provide the following
 - a. SAFEWAY ID card No/copy of ID Card with Mobile No & E-Mail
 - b. Date of Hospitalization
 - c. Ailment
 - d. Approximate Date of Discharge
 - e. Approximate Date of Claim submission.
- **Step 3**: Download the Claim Form & from our website www.safewaytpa.in and fill all columns with duly sign.

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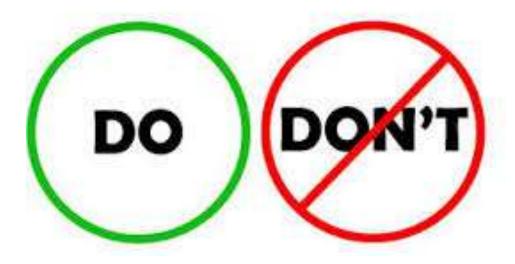
REIMBURSEMENT PROCESS

- **Step 4**: SAFEWAY will assess the validity of the claim based on the documents submitted, validate the policy, validate the treatment undergone and settle the claim within the claim settlement parameters. In case of claim is not adhering with parameters, the case would be rejected.
- Step 5: SAFEWAY will correspond with you within 7 days of Claim receipt
- Step 6:
 - Event of Disallowance: Please forward the necessary documentation not submitted before to process disallowance and for addendum settlement



DO'S & DONT'S

Health Insurance



DO'S



- 1. Please keep handy your health card or e-card (e-card available at our website i.e www.safewaytpa.in).
- 2. Please also carry any other valid Photo ID proof like Voter ID, DL, Employee Card, Adhaar Card, School ID(In case of minor) for Photo & Age Verification.
- 3. Planned Hospitalizations is to be intimated on or before 24 Hours (From Date of Admission) in case of emergency within 24 Hours of admission.
- 4. Submit your Re-Imbursement claim along with duly filled claim form & all documents in original within 15 Days.
- 5. Please keep a photocopy of entire set (Reimbursement claim document) with you

DONT'S



- 1. Admission at the hospital merely for investigation, evaluation or health check ups- will not be approved by TPAs.
- 2. Do not insist on admission on cashless basis at the Hospital without obtaining the pre -authorization approval from TPA.
- 3. Don't carry back any original documents at the time of discharge from the hospital, if the TPA approves your cashless claim.
- 4. Don't disclose your sum insured with anyone especially with hospital.



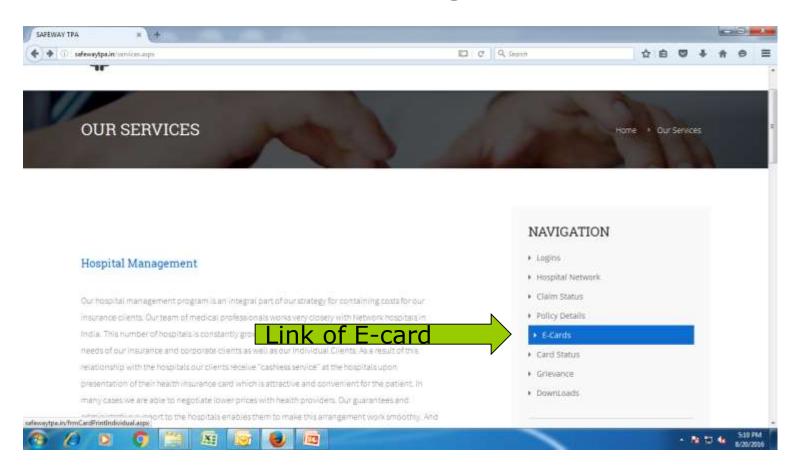




STEP 1- Login to our website i.e

www.safewaytpa.in

Click on "E-card" link available on right side



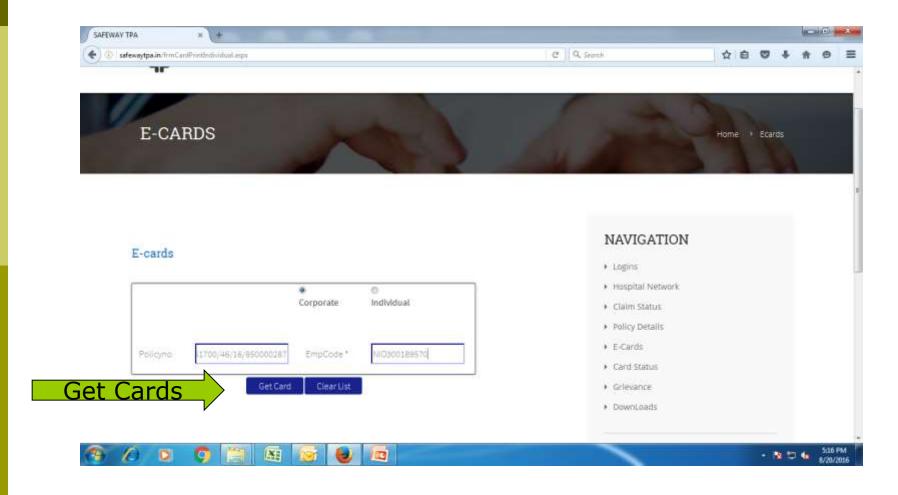


STEP 2- Enter Your Policy No i.e 361700/50/17/10007652 and Employee ID in respective column Click on "E-card" link available on right side



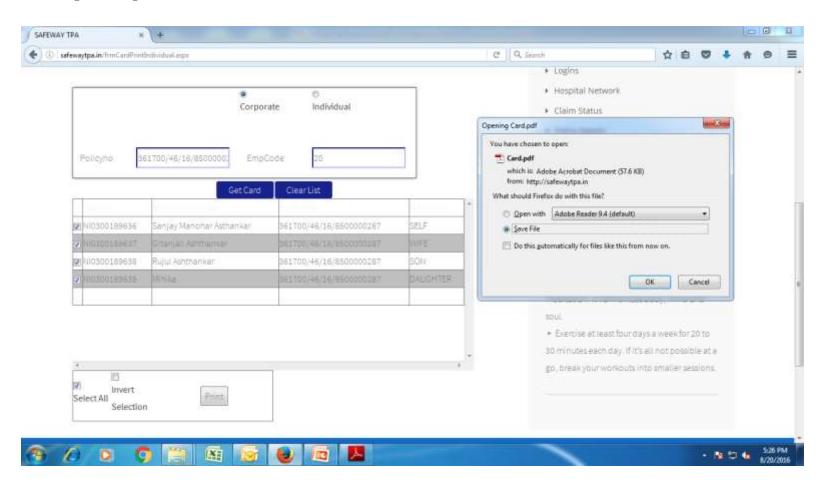


STEP 3- Now just select the member for which you want to print the card and click on "Get Cards" button at bottom





STEP 4- Your E-Card now downloaded in pdf format and ready to print





STEP 5- Your E-cards are ready for print (you can also save this .pdf file)



VAS - Mobile Application



Now we have enabled its customers/beneficiaries by launching mobile app to manage their Health Insurance Policy on their finger tips.

Helps customers to access the information's on one go regarding

- Policy Details
- Search Network Hospital
- Claim Details
- Contact Details



It also provides a quick & easy procedure to register your claim intimation

VAS- other



- 24/7 Call Center
- Dedicated fax ,Toll Free and Phone lines
- Online fax facility
- Online access to claim status, card status on our website, <u>www.safewaytpa.in</u>
- SMS Alerts / Web Mail
- E cards
- Help desk

DEDICATED HELP DESK (a) IIT DELHI





For all insurance related query, you may contact Dedicated Help Desk, Detail as under:-

Contact Person: Mr Harpreet Singh

Mobile No: +91 9810702804

Venue: Zanskar Hostel,

IIT DELHI

Time: Every Thursday

12:00Noon to 2:00PM



Your CRM

Mr. HARPREET SINGH

Mail: krm@safewaytpa.in Mob: +91 9810702804

For any escalation you contact on below mentioned officials

Mr. RAHUL VIJ

Mail: realtech.consultant@gmail.com

Mob: +91 9212231982

Mr. GURPREET SINGH

Mail: support@safewaytpa.in

Mob: +91 9990079269



Contact us....



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