



INTELEGAIN TECHNOLOGIES PVT LTD

Introduction to Group Mediclaim Policy



1 Policy Overview

2 Health Claims Process



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2 Health Claims Process

General Information

Policy Details:

- ☐ **Policy Number:** 110131928430000007
- ☐ **Policy Period:** From 3/02/2019 to mid night on 2/02/2020

Sum Insured:

- ☐ Rs 1 lakh.
- ☐ SI applicable as Individual.
- ☐ Midterm increase of sum insured is not applicable.

Family Definition :

- ☐ Employees Only

Member Eligibility

Room Rent and Eligibility:

Room rent inclusive of nursing and RMO charges are 1% per day for Normal room rent & For 2 % for ICU,

- ❑ Opting for a room of a higher category than the eligible category will result in higher cost for all hospitalization services, and proportionate increase in all services excluding medicines and consumables must be borne by the claimant.

$$\text{Proportionate Deduction \%} = \frac{\text{Room opted} - \text{Room Eligible}}{\text{Room opted}} \times 100\%$$

$$\text{Ex: Proportionate Deduction \%} = \frac{3000 - 1000}{3000} \times 100\% = 66.66\%$$

Hospitalization Cover

Hospitalization:

- ❑ Minimum period of 24 hrs of admission in a hospital for a proper medical/ surgical management with active line of treatment.

Active Line of Treatment:

- ❑ Justified hospitalization - based on clinical condition and treatment provided.
- ❑ Hospitalization for treatment which
 - cannot be taken on an out patient basis
 - cannot be taken at home
 - requires Doctor's supervision
 - is not only oral medication (tablets)
 - not only for evaluation and observation

Hospitalization Cover

Day Care Treatment:

- ❑ Medical treatment, and /or surgical procedure which is
 - Undertaken under General or Local Anaesthesia in a hospital/ day care centre in less than 24 hours because of technological advancement
 - Which would have otherwise required a hospitalisation of more than 24 hours.

Example:

- Chemotherapy & Radiotherapy for Cancer
- Tonsillectomy
- Dilatation & Curettage (D & C)

Coverages and Conditions

Coverage and Conditions Waived off:

- ☐ Pre Hospitalization 30 days
- ☐ Post Hospitalization 60 Days
- ☐ Pre-existing illness cover - Pre-existing diseases covered
- ☐ Cover for first year excluded diseases – waived off
- ☐ Cover for first 30 days Exclusion – waived off
- ☐ Maternity waiting period – waived off

Maternity Benefit:

- ☐ Maternity covered for employees and spouses First two deliveries/living children.
 - Normal Delivery – Rs 30000
 - C-Section – Rs 40000

Additional Coverage:

- Emergency ambulance charges payable - Emergency road ambulance service payable for inward (Emergency ambulance charges payable - Only Carrying the patient to Hospital for admission) cases to hospital - Rs.1500 or actual whichever is lower per case. (for Inward cases only)

Exclusions

Treatment and Services Not Payable:

- ☐ Surcharges, service charges, miscellaneous charges and other non treatment related expenses are not payable.
- ☐ 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 or presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home or at home under domiciliary hospitalisation as defined.
- ☐ Any treatment method other than Allopathy (Ayurvedic / Naturopathy / Unani)
- ☐ Expenses on vitamins and tonics unless forming part of treatment for disease or injury as certified by the medical practitioner.
- ☐ Unproven/Experimental Treatment, OPD claims not covered
- ☐ Cost of spectacles, contact lenses and hearing aids.
- ☐ Dental treatment or surgery of any kind unless requiring hospitalization
- ☐ Convalescence, general debility, 'run-down' condition or rest cure, congenital external disease or defects or anomalies

Exclusions

Treatment and Services Not Payable:

- ☐ Sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
- ☐ Circumcision unless necessary for treatment of a disease not excluded herein above or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- ☐ All expenses arising out of any condition, directly or indirectly, caused to or associated with human T-Cell Lymphotropic
- ☐ Virus type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
- ☐ Disease or injury directly or indirectly caused by or arising from attributable to war, invasion, act of foreign enemy, warlike
- ☐ Operations (whether war be declared or not).
- ☐ Disease or injury directly or indirectly caused by or contributed to by nuclear weapons/materials.

Exclusions

Treatment and Services Not Payable:

Following ailments / treatment methods are not covered in the policy.

- Domiciliary hospitalisation
- Robotic surgery/treatment done using this technology/Robotically assisted Surgery.
- Stem Cell Transplantation/bone marrow transplant
- Septoplasty
- Cochlear Implant or related aids.
- RFQMR - Rotational Field Quantum Magnetic Resonance Device – Cytotron
- C3R,
- Balloon Sinuplasty,
- Bariatric surgery
- Inj Avastin/Lucentis/Macugen
- Ozone Therapy.
- Enhanced External Counter Pulsation Therapy. (EECP)
- Rejuvenation therapy
- Lasik Surgery, Any kind of cosmetic surgery



1 Policy Overview

2 Health Claims Process

Claim Process

Claim Intimation:

- ❑ **Planned Hospitalization :** The policyholder/Insured person will intimate such admission at least 48 hr prior to the planned date of admission
- ❑ **Emergency Hospitalization:** The policy holder / insured person will intimate such admission within 24 hrs of such admission.

In the event of an employee availing Cashless/Reimbursement claim, She / He may intimate the same to RGICL via any of the following modes

- Calling our Toll Free number 1800 3009
- Checking into the website www.reliancegeneral.co.in
- Writing to rgicl.rcarehealth@relianceada.com

Claim Process

Cashless Process:

- ☐ RGICL has more than 4600 hospitals on panel
- ☐ The updated list shall be available on the website www.reliancegeneral.co.in
- ☐ In the event of hospitalization in cashless hospital; the insured needs to approach the TPA / Insurance / Billing desk at the hospital.
- ☐ The Hospital sends the information via Fax/Email or Provider Portal to RGICL
- ☐ The TAT for Cashless issuance shall be 4 hrs from the receipt of all documents
- ☐ Cashless Team at RGICL is available 365 days 24*7
- ☐ The Insured shall be informed about the status of the Cashless processing as per the details (Contact number and e-mail ID) provided during the Cashless request or the Mobile number provided during the enrolment.
- ☐ The medium of intimation is
 - Call
 - E-mail
 - Web based

Claim Process

Cashless

Reimbursement

PATIENT



HOSPITAL



R Care reviews the claim and takes a decision based on claim details provided.



Emergency/ Planned hospitalization

Identifies himself as a Reliance General Insurance customer

Hospital shall send cashless request to RCare either through toll free fax number – 1800 3010 3001 or mail at rgicl.rcarehealth@relianceada.com

Approval

Pre-auth approval will be sent to hospital within 4 hrs from the time of receipt of completed documents

SMS communication sent to Insured

Customer to sign relevant documents before discharge

Payment made to Hospital as per policy t&c

Query

RCare will send a query letter to Hospital for document deficiency/ additional info required.

Insured to co-operate with Hospital for deficiency

Denial

Denial letter will be sent if ailment not covered in policy t&c

Member can send original hospitalization documents along with claim form to R Care for probable reconsideration.

Claim Process

Cashless

Reimbursement

PATIENT



Emergency/ Planned Hospitalization.

Claim intimation within 7 days from date of discharge:

1. Call centre - 1800 3009
2. Mail – rgicl.rcarehealth@relianceada.com
3. Customer log in

Member to submit all Claim documents to Rcare

R Care reviews the claim and takes a decision based on claim details provided.



Approval

Settlement letter sent and Payment made to member through EFT mode as per policy T & C, within 30 days from the date of receiving the complete documents

Query

Query letter to be sent for document deficiency/ additional info required. Insured to reply within 15 days

Denial

Rejection letter sent to member for claims beyond admissibility under policy along with reasons for the same

Documents Required

Following are the list of requisites (all in originals) that should be submitted by the insured within 30 days from the date of discharge:

- ✓ Duly filled Claim form
- ✓ Discharge summary (with details of complaints & the treatment availed)
- ✓ Final Hospital Bill (detail breakup) along with interim bills
- ✓ Payment Receipts
- ✓ Doctor's consultation papers
- ✓ PAN and Aadhar card of employee
- ✓ Photo Id proof of insured & patient
- ✓ All investigation reports (Eg. Original Blood report, x-ray, sonography, MRI, etc.,)
- ✓ All pharmacy bills supporting with doctor prescriptions
- ✓ Implant sticker / invoice, if used (Eg. lens details in cataract case, stent details in angioplasty)
- ✓ Medico Legal Certificate (MLC) for all accident cases
- ✓ For miscellaneous charges - detail bills with supporting prescription of the Treating doctor.
- ✓ Copy of Health card
- ✓ Any other related documents

It shall be a condition precedent to the Company's liability under this policy that all supporting documents relating to the claim must be submitted to the TPA within thirty(30) days from the date of discharge from the hospital.

In case of post-hospitalization treatment days, all claim documents should be submitted to the TPA within seven (7) days after completion of such treatment.

Checking the Claim Status



Option 1: Corporate Portal

You can login with your credentials to know your claims status.

Link:- <http://corporate.reliancegeneral.co.in/Login/COEMLogin>

Check your claim status by selecting 'Track Claim'.

Option 2: Call center

You can call at the toll free helpline number 1800 3009 and follow the below mentioned steps to know your claims status.

Step 1: Select Language Option (Dial 1 - English, Dial 2 - Hindi)

Step 2: Select Claim Status (Dial 1)

Step 3: Enter Claim Number followed by #



Option 3: Website

You can check the status of your claim on our website – www.reliancegeneral.co.in.

On the left side of **claims** tab, you can find various navigation options wherein you can download your health card, scroll through list of network hospitals, check your claims status etc.

Option 4: E-Mail

You can write to our business ID rgicl.rcarehealth@relianceada.com to know your claims status.

You shall receive acknowledgement mail with a unique interaction ID for further tracking.

The e-mail shall be responded within 24 hours with resolution.



Dos and Don'ts

DO's:

- ✓ Intimate your claim within 7 days of date of discharge.
- ✓ Submit all you claim documents as per checklist in original within 30 days of date of discharge/ post hospitalization respectively to our address.
- ✓ Feel free to call us on call center or drop us an email for queries, if any.

DONT's:

- X Do not submit incomplete claim form
- X Do not forget to append your signature in your claim form
- X Do not send a cancelled cheque which is not clear in terms of your Name and Account number.

Website – Self-Help

The screenshot displays the 'Self-Help' section of the Reliance General Insurance website. At the top, the Reliance logo and 'General Insurance' tagline are on the left, while a 'Login' button and the toll-free number '1800 3009' are on the right. A dark blue navigation bar contains links for CAR, TWO WHEELER, HEALTH, TRAVEL, HOME INSURANCE, OTHERS, CLAIMS, and SELF HELP. Below this, a breadcrumb trail shows 'Home > SelfHelp'. The 'SelfHelp' title is followed by a paragraph: 'Once you've got your insurance, Reliance General Insurance offers you access to a host of services that make life a lot more convenient. Here are some that will help you and some that will help us to help you!'. A grid of 18 service icons is presented in three rows. Each icon is a blue square with a white symbol, and each has a corresponding text label below it. The services include: Print Policy Online, Attach your policy, Intimate Claim online, Policy/Claim Dispatch Status, My Renewal Notice, 90 D Certificates for your Health Insurance, Create Service Request, Inspection/Service Request Status, Online R card Download, Branch Locator, TP/NCB Recovery - Pay, Renew Car Insurance, More Self Help, Renew Bike Insurance, Fire Inspection Report, Download Claim Forms, and Online Wellness Solutions.

Icon	Service
	Print Policy Online
	Attach your policy
	Intimate Claim online
	Policy/Claim Dispatch Status
	My Renewal Notice
	90 D Certificates for your Health Insurance
	Create Service Request
	Inspection/Service Request Status
	Online R card Download
	Branch Locator
	TP/NCB Recovery - Pay
	Renew Car Insurance
	More Self Help
	Renew Bike Insurance
	Fire Inspection Report
	Download Claim Forms
	Online Wellness Solutions

Website – Self-Help

The screenshot displays the Reliance General Insurance website. The header features the Reliance logo and a navigation menu with categories: CAR, TWO WHEELER, HEALTH, TRAVEL, HOME INSURANCE, OTHERS, CLAIMS, and SELF HELP. A 'Login' button and a toll-free number '1800 3009' are also present. The breadcrumb trail indicates the path: Home > Claims > Health Claims Process. On the left, a sidebar lists various services: Health Claims Process, Documents Required, Download Claim Forms, Helpline, Online R Card Download, Personal Accident Claim Process, Service Request, Network Hospitals, Check Claim Status, and Intimate Claim. The main content area is titled 'Four Easy Steps to File Your Health Insurance Claim' and provides a detailed guide on how to file a claim, including steps for cashless and reimbursement claims. It also includes a section for 'Claim Intimation' and a list of information to be kept ready while intimating the claim.

RELIANCE
General Insurance

Login Toll Free: 1800 3009

CAR TWO WHEELER HEALTH TRAVEL HOME INSURANCE OTHERS CLAIMS SELF HELP

Home > Claims > Health Claims Process

Health Claims Process
Documents Required
Download Claim Forms
Helpline
Online R Card Download
Personal Accident Claim Process
Service Request
Network Hospitals
Check Claim Status
Intimate Claim

Four Easy Steps to File Your Health Insurance Claim

We aim to make the claim process as smooth as possible for your convenience. Here's how to go about it:

Step 1: Doctor advises hospitalisation (or treatment).

Step 2: Intimate your health insurance claim (as soon as it occurs).

Step 3: **CASHLESS CLAIM** - Visit Network Hospital for the treatment.
REIMBURSEMENT CLAIM - Undergo your treatment at the Non-network Hospital and make the payment.

Step 4: **CASHLESS CLAIM** - Hospital's TPA Desk contacts us for arranging cashless treatment.
REIMBURSEMENT CLAIM - Submit your documents within 15 days of discharge for reimbursement.

[For the flowchart of claim process, click here](#)

Claim Intimation:

To make your claim process fast and smooth, we serve our health insurance customers through RCare Health (our in-house health claims unit). We also have appointed a Third Party Administrator (TPA) desk duly licensed by IRDA for the same.

To file health insurance claim request, Insured/Claimant can contact on numbers mentioned on the Health Card / Policy Schedule.

Information to be kept ready while intimating the claim:

- Policy Number
- Insured/Claimant contact details (phone no. , email id, address, landmark etc.)
- Name of Insured/ claimant person, who is hospitalised
- Relationship of insured with the person who is hospitalised.
- Name of the hospital
- Nature of ailment-(For health claims)

Website – Self-Help

RELIANCE
General Insurance

Login

Toll Free: 1800 3009

CAR TWO WHEELER HEALTH TRAVEL HOME INSURANCE OTHERS CLAIMS SELF HELP

Home > Cashless Garages and Hospitals

Cashless Garages and Hospitals

We, in Reliance General Insurance, strive to make the cashless facility very easy for all our insurance policy holders. In case of an emergency, you can search for our 2300+ network garages for car and 159 network garages for Two wheeler and 4000+ hospitals for smooth cashless services on your Health policy.

Hospitals Garages

Search by:

PIN Code City Name


PUNE

Search

Search Results (251 results)

ABANE HOSPITAL
GROUND FLOOR, PARMAR
COMPLEX, PUNE SOLAPUR ROAD
BEHIND LOKSEVA HANUMAN
MANDIR, GADITAL, HADAPSAR,
PUNE, MAHARASHTRA 411028

Contact Person: SACHIN ABANE



Thank you for
your time.