Mediclaim Procedure

Every full time regular employee (probationary/confirmed) on the rolls of the company is covered under the Mediclaim Policy; Employee has the option to cover their dependent family members under the Mediclaim hospitalization insurance Policy.

The Mediclaim Insurance Policy covers the employee and their dependent family members covered under policy for hospitalization expenses due to illness/diseases or sustained injury. Under Mediclaim Hospitalization, employees can avail either Cashless facility or Reimbursement of Hospitalization expenses. These expenses must be reasonably & necessarily incurred in a duly licensed and registered hospital/nursing home at local authorities in India. The Incurred Mediclaim expenses can be covered up to Rs 2, 50,000/- p.a. for employee and dependent family members for availing cashless facility or Mediclaim   reimbursement.

How do I register a claim with Insurance company and TPA: -

- ❖ Employees are requested to provide an advance intimation of the claim to the Third Party Administrator (TPA), Medi Assist India TPA Pvt Ltd via e-mail to mediclaim_helpdesk@persistent.com within 72 Hrs of the hospitalization.

- ❖ Following is format is which the claim intimation is required to be send

    - Name of Employee:
    - Employee Code:
    - Name of Patient:
    - Relationship:
    - Name of Hospital:
    - Reason for Hospitalization:
    - Date of Admission:
    - Date of Discharge:

- ❖ TPA will register the claim and send the claim intimation number via email to employees Persistent email id.

- ❖ Please note if the claim intimation is not registered with 72 Hrs of hospitalization, insurance company will reserve the right to reject the same.

How can I view the details of me and my family and TPA ID: -

- ❖ Please log into Darpan - >Enterprise Information system -> HRMS - > Employee Details - > Mediclaim Details

❖ You can see the name of current EIS Insurer, Name of TPA, TPA ID and Policy No.

❖ You can also view the name of insured members, relationship, Date of Birth, Age and Date of inclusion in policy.

❖ You can also log on to https://www.mediassistindia.net/IWP/Account/LogOn using your login id and password and check the details under the Beneficiaries Tab

How do I include my dependent under the Mediclaim policy: -

❖ Log on to Darpan - > Mitra -> Personal information - > Family and Contacts link.

❖ Click Tab New - > Create Family Member, and populate the Name of the dependent family member, Date of Birth, Relationship and declare him / her as dependent and click Ok. Once employee adds the dependent information it will flow from Mitra to HRMS >Family details page. **It is mandatory to click on TO BE INSURED TAB in order to flow the details to HRMS towards addition in mediclaim.**

❖ After 5 Minutes, visit Darpan - > Enterprise Information system -> Human Resources Management System - > Mediclaim Application - > Add new

❖ Select the Addition tab from the dropdown list and click checkbox for family member/s who needs to be included under the Mediclaim policy and click Save.

How do I delete my dependent name from the Mediclaim policy: -

❖ Log onto Darpan - > Enterprise Information system -> Human Resources Management System - > Mediclaim Application ->Add New.

❖ Select Tab Deletion and click checkbox for family member/s to be deleted under the Mediclaim policy coverage and click save.

How Can I view my E-card:-

❖ Log on to https://www.mediassistindia.net/IWP/Account/LogOn using the login ID and password sent to you.

❖ Please go to the Generate E-card Tab

❖ You can generate the e-card from there using your employee ID

How can I upload the photograph on the E-card: -

❖ Please Scan the Individual Photograph of your insured Dependent family members in PDF Format.

❖ The scanned photograph is required to be saved in the format" <u>Name of Dependent_Age_Relationship_Employee Code</u>".

❖ You can also Log on to https://www.mediassistindia.net/IWP/Account/LogOn using the login ID and password sent to you.

❖ Please go to the Generate E-card Tab, there you can upload photos using the upload photo tab

❖ Please mark a mark of the mail to mediclaim_helpdesk@persistent.com

<u>How can I view Cashless Network List of Hospital: -</u>

❖ Log on to https://www.mediassistindia.net/IWP/Account/LogOn using the login ID and password sent to you.

❖ Go to the Claims tab there and select the Important Details tab.

❖ You can download the Hospital Network list from there

<u>Whom can I contact in case of any Emergency / Queries:-</u>

❖ Employees can contact our Medi Assist representative at their respective locations at

Sr. No	Location	Contact Person	Contact Number	Email id
1	Pune (Office)	Helpdesk Coordinator	9325103422	Mediclaim_helpdesk@persistent.com;
2	Pune (Location Visit)	Mr. Abdulrauf Attar	9373781841	abdulrauf.attar@mediassistindia.com; Mediclaim_helpdesk@persistent.com;
3	Nagpur (Resident Representative)	Mr. Mahadev Mathpati	9371852170	pslnagpur@mediassistindia.com; Mediclaim_helpdesk@persistent.com;
4	Hyderabad (Office)	Mr. Ch Yugandar Prasad	9392872437	pslhyderabad@mediassistindia.com Mediclaim_helpdesk@persistent.com
5	Goa (Resident Representative)	Mr. Ganesh Naik	9325267315	pslgoa@mediassistindia.com Mediclaim_helpdesk@persistent.com;
6	Bangalore	Mr Anoop	9379174219	pslbangalore@mediassistindia.com Mediclaim_helpdesk@persistent.com;

Employees can contact Mediclaim Helpdesk for any issue / concern query, the details are as below:

Name of Person: Mr. Naresh Fulellu
Location: Ar -1, Cabin B
Email ID: mediclaim_helpdesk@persistent.com
Extension No: 35616
Mobile No: 9325103422

❖ Employees can also contact their respective BU / Location HR in case of any Emergency / Issue, the details are as below : -

Sr. No	Name of BU / Location HR	BU / Location	Mobile No	E-Mail ID
1	Sagar Arondekar Girish Atre	Aryabhata- Pingala	8975766091 8378967571	siddhi_pai@persistent.com girish_atre@persistent.com
2	Baliram Mutagekar	Hinjewadi	9922995624	baliram_mutagekar@persistent.com
3	Sayali Shenwai	Blueridge	9011016394	sayali_shenwai@persistent.com
4	Viraj Gokhale	Support	7620217973	viraj_gokhale@persistent.com
5	Leena Dixit Kalpana Kudlingar	Nagpur	9881913456 9923057557	leena_dixit1@persistent.com Kalpana_kudlingar@persistent.com
6	Mahesh V Thulasi Godogunoor Kranthi Bodepudi	Hyderabad	9666003750 9848015026 9000784444	mahesh_v@persistent.com thulasi_godogunoor@persistent.com kranthi_bodepudi@persistent.com
7	Pallavi Desai Nadia Isabel Fernandes	Goa	9822150212	pallavi_desai@persistent.com nadia_fernandes@persistent.com

❖ In case of any queries/ concerns, please contact Dinesh Wankhede from Operation team or write in to dinesh_wankhede@persistent.com

Claim Procedure: -

How Can I avail Cashless Facility: -

❖ Employee or his dependents should approach the Billing /Personal Relation counter of the Network hospital for availing the cashless facilities.

❖ The admission request note is available on the Billing / Personal Relation counter, which needs to be filled in by the treating Doctor with his signature and stamped by the Hospital.

❖ Insured has to arrange for the Admission Request Note to be sent across from respective network hospital to our TPA – Medi Assist India TPA Pvt Ltd.

❖ It is mandatory for insured to mention the Medi Assist ID (MAID) on the request for proper identification / verification and further processing along with the corporate name and employee code too should be specified.

❖ The admission request note is to be forwarded to Medi Assist TPA.

❖ The TPA i.e. Medi Assist TPA on receipt of the completely filled request letter, will register the claim and a unique claim number (CCN) will be generated. All correspondence will be against specific FIR for that particular hospitalization.

❖ Claim documents will be forwarded to Medi Assist TPA duty doctor who will verify your coverage as per respective insurance policy and medical admissibility. If covered an authorization letter (AL) will be sent (faxed) to hospital. All authorized amounts are subject to agreed tariffs.

❖ In case there is a deficiency, it will be raised in the form of an additional information letter & faxed to respective Hospital. The query & claim status can be obtained from Hospital itself or Call Centre or on the website. On receipt of deficient documents claim will be reviewed & processed further on as per admissibility.

❖ If the coverage is not established, Intimation (Denial) will be sent to the hospital.

❖ The denial of authorization for cashless access does not mean denial of treatment and does not in any way prevent Employee or his / her dependent from seeking necessary medical attention or hospitalization.

How do I avail Reimbursement Facilities: -

❖ Employees are requested to provide an advance intimation of the claim to the Third Party Administrator (TPA), Medi Assist India TPA via e-mail to mediclaim_helpdesk@persistent.com with 24 Hrs of the hospitalization.

❖ Employees are requested to submit the Reimbursement claim within 30 Days from the date of discharge from the hospital.

❖ Employee need to download and take a print of the Reimbursement form available at http://darpan/hr/hrdocuments/Mediclaim_Hospitalisation_Reimbursement_Form.pdf.

Employee needs to submit the following documents along with the Reimbursement form as below-

❖ Copy of the Intimation Letter / Mail / Intimation No
❖ Duly filled & signed claim form of insurance company
❖ Original discharge card / Discharge Summary duly signed by treating doctor & with hospital stamp
❖ If detailed discharge summary not given then attested photocopy of indoor case paper will be required
❖ Original hospital bill with break-up details with serial no. duly sealed & signed
❖ If medicine and consumable charged in the hospital then detail break up should be given(name of the medicine/consumables with charges)
❖ Original pre-numbered hospital payment receipt duly sealed & signed (with revenue stamp)
❖ Original prescriptions/consultation papers with consultation receipts
❖ Original pharmacy bills (please make sure patient name is mentioned on the bill)
❖ Original advance paid receipt if any
❖ Indication given by the treating doctor for lab test/surgery.
❖ Original investigation reports along with original bills & payment receipts for the investigations done within & outside hospitals.
❖ All Imaging Films, ECG Strips, Doppler / Angiogram CD etc.
❖ Current year Hospital Registration Certificate with total no of beds
❖ Any other original documents related to the claim
❖ MLC copy /FIR in case of Accidental cases.
❖ Detailed narration of the incidence, No alcohol certificate from treating doctor (in case of accidental cases, fall from bike, fall at home etc.)
❖ The copy of the cancelled cheque of with IFSC code, printed name
❖ If employee has availed a cashless but if the same is not utilized, letter from the hospital mentioning the same

❖ In case of Maternity claims, obstetric history of the patient (Gravida Para Living Abortion) Certificate from the Treating Doctor

❖ On the receipt of the claim at Medi Assist TPA, the Medical team at Medi Assist will determine whether the condition requiring the admission and the treatment are covered under the terms and condition of the policy.

❖ Based on the processing of the claim, an approval or denial is executed. Non-Medical expenses as listed by the insurance company will not be payable.

❖ In case of an approval the Medi Assist TPA will forward the processed amount to Employee through NEFT in his account.

❖ In case of a Denial of the claim, the denial letter would be forwarded to by Medi Assist to Employee.

How do I get Reimbursement for Pre and Post Hospitalization Expenses: -

❖ The Medical expenses incurred before 30 days prior to hospitalization i.e. Pre Hospitalization expenses and 60 days after the date of discharge i.e. Post Hospitalization expenses can be reimbursed under our existing policy.

❖ Employee need to download and take a print of the Reimbursement form available at http://darpan/hr/hrdocuments/Mediclaim_Hospitalisation_Reimbursement_Form.pdf.

❖ Employees need to submit the claim within 7 days from the completion of treatment or within 7 days from completion of Post Hospitalization period from the date of discharge of the Patient.

❖ Employee needs to submit the following documents along with the Reimbursement form as below -

1. Consultation bills supported with consultation notes / papers of the doctors.

2. Investigation / Pathological / Radiological test bills should be supported along with the Reports and advice at the same time.

3. Chemist bills should be supported with respective prescription for the same.

4. Copy of Discharge card of the hospital. Overwhelming

Employees can submit the reimbursement claim to TPA representative at respective location helpdesk the details are as below –

Sr No	Location	Venue	Day	Time
1	Nagpur	Doctor's room, Gargi ground floor	Mon, Wed, Fri	3 pm to 6 pm
2	HYD STPI	Cabin 3	Mon, Wed, Fri	1:30 PM to 2:30 PM
3	HYD SEZ	Admin wing, Cabin 6	Mon, Wed, Fri	3:00 PM to 4:00 PM
4	Goa	Discussion Room At the reception	Mon, Wed, Fri	4:00 PM to 5:00 PM
5	Bangalore	Water Meeting Room	Mon, Wed, Fri	12.30 PM to 1:30 PM
6	AR-PT	Ar-1 Cabin -B	Mon to Fri	9: 00 PM to 6:00 PM
7	Bhageerath	In-front of Cafeteria	Tues and Thurs	4:00 PM to 5:30 PM
8	Hinjewadi	Near Cafeteria	Mon, Wed, Fri	4:00 PM to 5:30 PM
9	Hinjewadi -BR	Reception	Mon, Wed, Fri	3:00 PM to 4:00 PM