



Emedlife

Emedlife Insurance Broking Services Limited

CHECKLIST FOR REIMBURSEMENT CLAIM PROCEDURE:

If the treatment is done in a hospital that is not empaneled, the amount is to be paid by the Individual and to be submitted the original documents as per below to Emedlife for reimbursement within 21 days from date of discharge.

In terms of the Insurance Policy, the following documents are mandatory for claim processing.

List of documents for Reimbursement claims of non-empaneled Hospitals:

- ❖ Claim form duly filled and signed by the employee.
- ❖ Aadhar & PAN copy of insured person & patient (KYC form from employee is mandatory for claims above INR 100,000)
- ❖ Detailed Original discharge summary.
- ❖ Follow-up Advice or Letter for line of Treatment after Discharge from Hospital, from Doctor.
- ❖ Main Hospital Bills in Original (with Bill No; Signed and Stamped by the Hospital) with all break up charges itemized
- ❖ Pre numbered Original payment receipts (with receipt No; signed and Stamped by the Hospital).
- ❖ Attending Doctors' Bills and Receipts and Certificate regarding Diagnosis (if separate from hospital bill)
- ❖ Original investigation reports & films (eg: X-ray, ultrasound, MRI, Blood test etc.).
- ❖ Original consultation receipts with original doctor prescriptions.
- ❖ Original pharmacy bills with original doctor prescriptions.
- ❖ GPLA status Certificate from treating doctor in hospital letter head in case of maternity reimbursement claim (In case GPLA status is not mentioned in discharge summary).
- ❖ STICKER OF LENCES(IOL) in case Cataract claims.
- ❖ In case of Accidents, please note FIR or MLC (Medico Legal Certificate) is mandatory.
- ❖ Cancelled Cheque leaf of employee's account (Account holder name must be printed on cheque leaf), if name is not printed on cheque please provide one month bank statement along with cheque leaf.
- ❖ In case the Hospital is not registered, please get a letter on the Hospital Letter Head Mentioning the Number of Beds and Availability of Doctors and Nurses Round the Clock.
- ❖ In case of COVID claims, COVID report (RT-PCR or Rapid Antigen Test) conducted from Govt. Authorized test Centre in India is mandatory.



Emedlife Insurance Broking Services Limited



Branch Office
MPD Towers, No. 12, 2nd Floor,
Koramangala Industrial Area Main Rd,
5th Block Bangalore - 560 095



Corporate Office
505 & 506, 5th Floor,
Elegance Tower, DDA District Centre,
Jasola, New Delhi-110025

ONE STOP SOLUTION FOR ALL YOUR INSURANCE NEEDS

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IRDA License No. 145, Validity period from 31st March 2018 to 30th March 2021, Direct Broker (Life & General), CIN No: U74899DL2000PLC104726

Pre-hospitalization expenses of 30 days before admission and post hospitalization expenses for 60 days from the date of discharge for a claim eligible hospitalization with all required documentation as mentioned below.

List of documents for Reimbursement claims of pre & post hospitalization claims:

- ❖ Claim form duly filled and signed by the employee.
- ❖ Aadhar & PAN copy of insured person & patient (KYC form from employee is mandatory for claims above INR 100,000).
- ❖ Copy of discharge summary (Only in pre & post claim).
- ❖ Original consultation receipts with original doctor prescriptions.
- ❖ Original pharmacy bills with original doctor prescriptions.
- ❖ Original investigation reports & films (eg. X-ray, ultrasound, MRI, Blood test etc.).
- ❖ Cancelled cheque leaf of employee's account (Account holder name must be printed on cheque leaf), if name is not printed on cheque please provide one month bank statement along with cheque leaf.

Note:

- ✓ Kindly retain photo copies of all the claim Documents.
- ✓ The above is an indicative list and additional documents can be requested for further process of claim.
- ✓ Claim Submission Timeline - All claims to be submitted to Emedlife office within 21 days from date of discharge. In case of post hospitalization, the timeline would be 7 days from - treatment completion or completion of 60 days post hospitalization, whichever is earlier.
- ✓ Any delayed submission beyond the timeline mentioned above will not be processed. In such cases, letter from the employee would be required with a valid reason for delay in submission. It is at the discretion of the Insurance Company to provide the approval for such cases.
- ✓ Claims admissible as per the policy terms & conditions will be considered for the Reimbursement claims.

Emedlife office address to send the reimbursement claim documents:

Emedlife Insurance Broking Services Limited

MPD Towers No 12, 2nd floor, 5th Block,

Koramangala Industrial Main Road,

Bengaluru -560095



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