



CASHLESS/REIMBURSEMENT CLAIM PROCESS

Section 1: Wellness Reimbursement Claim

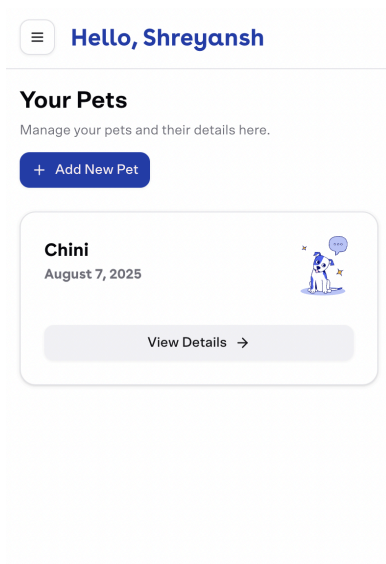
*For **vaccinations** done at **non-partner clinics***

✓ You can claim for your annual vaccinations done **outside** Mellow's partner clinics.

For partnered clinics refer : [Mellow Network](#)

Step 1: Go to Your Mellow Dashboard

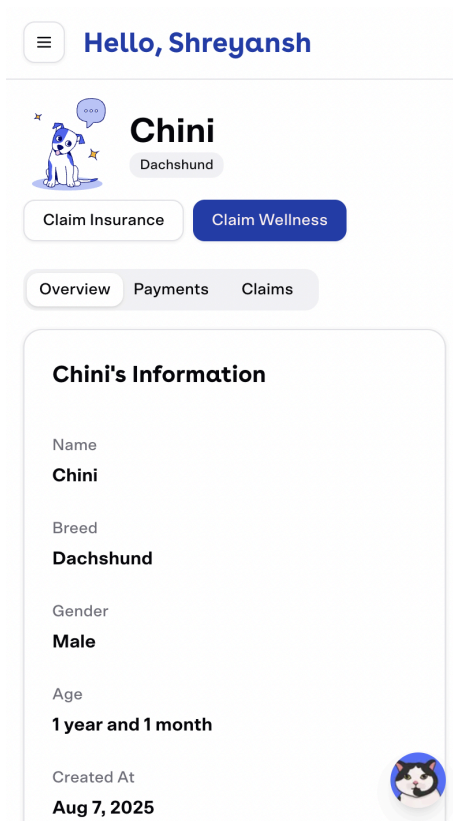
- Log in to the **Mellow** using your registered mobile number
- You will land on the **Dashboard** showing your pet's details



This is how your pet dashboard will look like.

Step 2: Select Your Pet

- Tap on the **pet details** for whom the vaccination was done
- This will open your pet's health record and plan details



Step 3: Click on “Claim Wellness” Button

- Click on the “**Claim Wellness**” button to begin the claim process

Step 4: Upload Your Invoice or Bill

- Upload a **clear picture or PDF** of the **invoice**
- The invoice should have:
 - Clinic/Vet name and address
 - Date of service

- Description of service (e.g. 9-in-1 vaccine)
- Amount paid
- Checkbox the confirmation
- Click on “**Submit Claim**”

Claim Wellness X

Please fill in the details below to claim wellness for your pet.

Service Opted

Vaccination

Payment Invoice

Click to upload

.PNG, .JPG, .JPEG, .WEBP, .PDF up to 5MB

☒ I confirm that the Invoice furnished is true as per my knowledge and the Invoice is dated within the last 7 days.

Submit Claim

Post Submission:

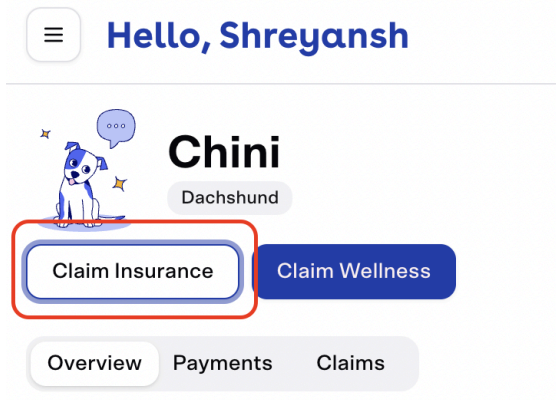
- Mellow will verify and process your claim within **1-2 business days**.
- If approved, Mellow team will reach out to you via call/whatsapp to get your account details and the amount will be transferred to your bank account or preferred payment method.

Section 2: Insurance Claim Process

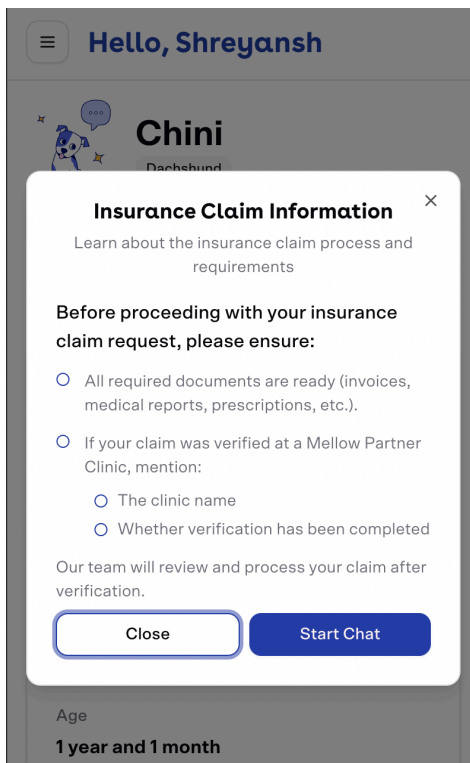
Case A: For Treatment at Any Clinic (Non-Partner)

Step 1: Contact the Mellow Team via WhatsApp

- Message us at [+91-9080003119](https://wa.me/+91-9080003119) or tap the “**Claim Insurance**” button in your Mellow Dashboard



- Tell us:
 - Your name and registered number
 - Your pet's name
 - Reason for claim (e.g., tick fever treatment)



Step 2: Gather & Share Required Documents

We will guide you to upload the following:

- **Vet Consultation Notes**
- **Test Reports / X-rays / Bloodwork**
- **Prescriptions**
- **Final Invoice/Bill**
- Any other supporting evidence (like photos, diagnosis sheets)

Make sure all documents are:

- ✓ Clear
- ✓ Dated
- ✓ Clinic/Vet's name is visible
- ✓ Make sure you are submitting your claim within 72 hours post surgery/illness treatment.

Step 3: Claim Verification & Processing

- Our medical review team will assess your claim
- You'll be informed if any additional document is required
- Once approved, your **reimbursement is processed within 2–4 business days.**



Case B: For Treatment at Mellow Partner Clinics

(For Verification and Speed Up Reimbursement Claim Process)

Step 1: Inform the Clinic During Visit

- **At the time of treatment, inform the clinic that you are a Mellow user**
- **Show your Mellow E-Card from the app**

Step 2: Get Verified at the Clinic

- The clinic will ask you to verify your pet's identity (name, photo, plan) with an OTP.
- This acts as a real-time check that the service is being availed by the right user

Step 3: Contact the Mellow Team via WhatsApp

- Once the clinic verifies the treatment, you will reach out to Mellow with your necessary documents and do the same process shown above in the non-partner clinic section.

Step 4: Claim Verification & Processing

- Our medical review team will assess your claim.
- You'll be informed if any additional document is required

Once approved, your **reimbursement is processed within 1–2 business days.**

NOTE : This process is done to purely speed up the claim process. Since our partner clinics hold the technology to help us verify that you availed such a service, this significantly speeds up the claim reimbursement process.

Important Notes

- Always submit claims within 72 hours of treatment
- Make sure invoices are official and itemized
- Insurance claims are subject to:
 - 30-days waiting period (post policy activation)
 - No pre-existing conditions
- For partner clinic claims, always inform the clinic before the treatment begins