



VIDAL HEALTH
THIRD PARTY ADMINISTRATOR

Valid from : 01-Apr-2016

NOTES: 1) The treatment of our cars depends on the condition of the car and the type of damage. The price of the treatment is determined by the type of damage and the type of car. The price of the treatment is determined by the type of damage and the type of car. The price of the treatment is determined by the type of damage and the type of car.

Emergency Contact Numbers - 1800 – 425 – 8885/7878

Bengaluru: 080-40125600, Bhubaneswar: 0674-2530302, Chennai: 044-42894444, Coimbatore: 042-2491335, Delhi: 011-23715781, Hyderabad: 040-66061300, Kochi: 0484-2358883, Kolkata: 033-23884198, Mumbai: 022-25214700, Pune: 020-25530308, Vizag: 0891-6670197. For an undraped hospital list with local contact details please visit: www.vishalhealthinfo.com

A. General

- A. General**
1. **Changes/Corrections:** For any changes (addition/deletion) in family status and corrections of family information contact your HPI partner.
 2. **Declaration (addition/deletion)** to be given to HPI partner within 30 days of event. Based on the input from HPI the revised coverage will be extended and fresh E-card will be generated.
 3. For general enquiries/clarifications contact us
E-mail: dept.his@ins.niosch.com
 4. Log on www.videhishipita.com for Cashless Network hospital to contact above given numbers.
 5. For our policy terms, conditions and claim forms visit insafirst.thirdmill.com and search for "Group Medication Insurance" for detailed policy terms, conditions and claim forms.

B. Cashless Process through Approved Network Hospitals:

1. Produce this document along with original photo ID of patient.
2. Fill up the pre-authorization form available in the hospital immediately on admission for emergency cases, in case of planned hospitalization process the document through hospital one week in advance.
3. If claim is admissible, Widal sends preliminary approval to the hospital within 3 hours or seeks more details from the hospital to decide further.
4. Hospital/Employer to ensure that the estimated final amount is sent to Widal Health one day before discharge for any enhanced cost to avoid delay in discharging patient.

C. Reimbursement Process

1. Submit all original bills/receipts/reports to RBN Insurance Department along with claim form, EGS form and one cancelled cheque within 30 days from discharge.
2. Valid Health TPA settles the claim after getting the complete documents via NEFT to the employee account within 10 working days or if any shortfall documents mail will be sent to the employee.
3. Shortfall documents shall be submitted within 15 days; else the claim will be treated as closed without any reminders.

D. Conditions

1. Employee (other than Retired) need to pay 10% co-pay on the medical expenses and full non-medical expenses directly to the hospital at the time of discharge.
2. Out-of-pocket expenses restricted to Rs. 40,000/- per eye including but not limited to:
 - a. Maternity benefit limited to Rs. 50,000/-
 - b. Well baby care expenses, vaccinations and routine child care are not covered.
3. Member to check the bills thoroughly before discharge from the hospital.
4. Member to submit pre hospitalization documents within 30days and post hospitalization documents within 75days from date of discharge (H&G) to IRM Insurance Department.
5. Excludes Parents and children above 23 years of age are not covered.

E. All documents shall be sent to: RBIN, C/INR-IN Department, Citadel Building, 3rd Floor, Hosur Road, Adugodi, Bangalore - 560030, [Ph: 080 - 22996004]

