

**GROUP MEDICLAIM POLICY FOR STUDENTS**  
**(2011-2012)**

**BITS PILANI (PILANI & HYDERABAD CAMPUSES)**

**Policy Managed by: Aditya Birla Insurance Brokers Ltd.**

**Insurance Company- Royal Sundaram Alliance Insurance Co. Ltd.**

**TPA- Raksha TPA**

**[www.rakshatpa.com](http://www.rakshatpa.com)**

**POLICY NO: HG00001451000100**

**POLICY PERIOD: 03/09/2011 to 02/09/2012**

**FEATURES OF THE POLICY**

**Policy Covers:-**

1. Policy covers medical expenses for any treatment (arising out of any disease or accident) in hospital for minimum of 24 hrs.
2. Policy Sum Insured (maximum limit) Rs. 50,000/- per student.
3. Policy covers Pre & Post Hospitalization expenses for 30/60 days.
4. Claim Settlement : cashless and reimbursement both

### **Policy does NOT cover:-**

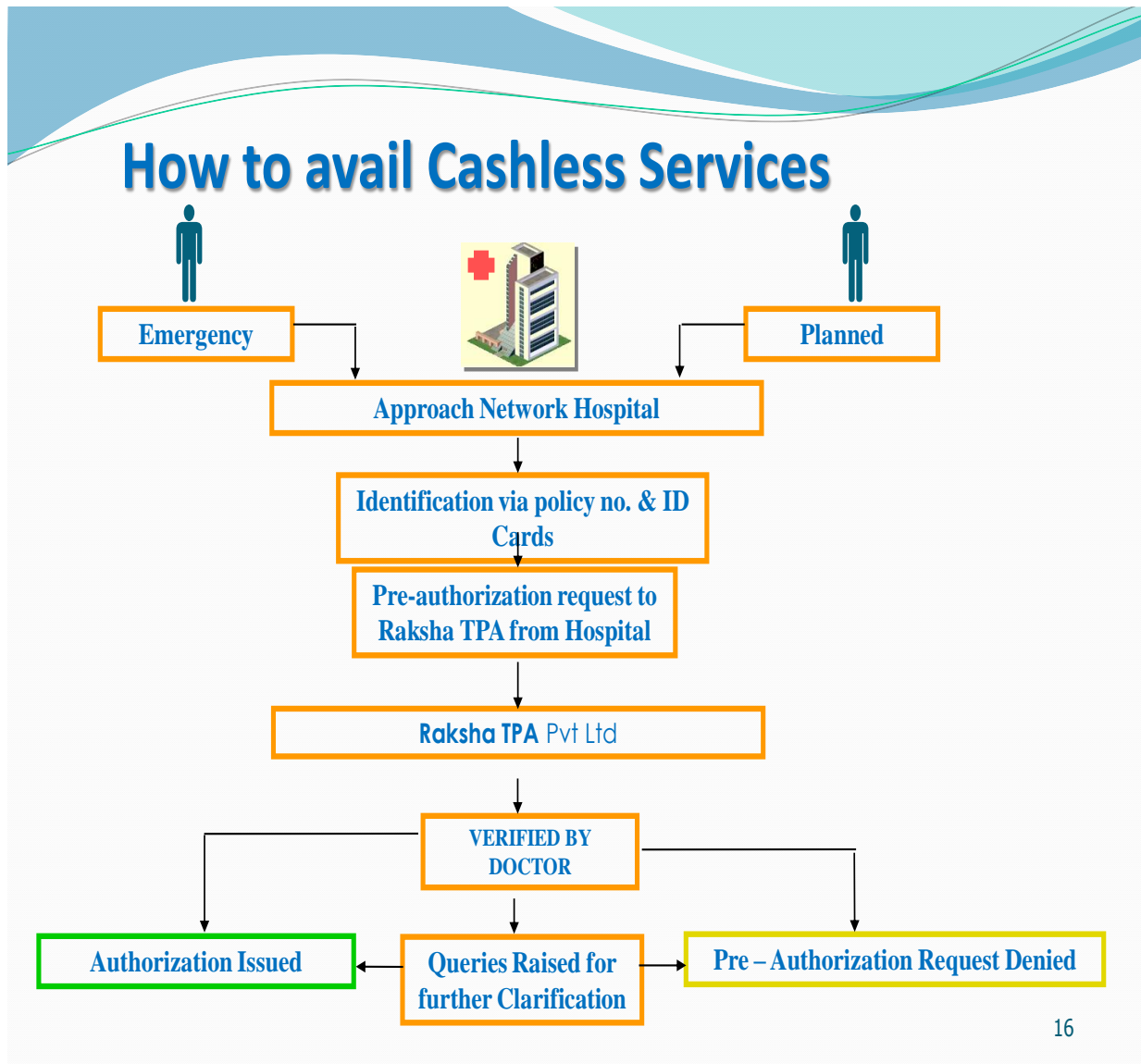
1. Charges incurred at hospital or nursing home primarily for diagnostic, X-ray or laboratory examinations or any other diagnostic studies not consistent with or incidental to the diagnosis & treatment of the positive existence or presence of any ailment, sickness or injury for which confinement is required at hospital/nursing home.
2. Vitamins & tonics unless forming part of treatment.
3. Outpatient treatment & expenses.
4. HIV Treatment, Congenital Disease, Dental treatment, eye laser treatment.
5. Harmon replacement therapy.
6. Treatment of obesity.
7. Treatment of psychiatric, mental or nervous conditions, insanity.
8. Cosmetic treatment & plastic surgery.
9. Any treatment received outside India.
10. Ayurvedic, Homeopathic & Naturopathy treatment.
11. Any treatment arising out of insured person whilst engaging in speed contest or racing of any kind, bungee jumping, parasailing, ballooning, parachuting, sky diving, paragliding, hang gliding, mountain or rock climbing. Necessitating the use of guides or ropes, pot holing, deep sea diving, polo, snow & ice sports & activities of similar hazard.
12. Non medical expenses-Telephone charges, food charges, registration charges, accommodation charges for relatives.
13. External Accessories (e.g.) Walking Stick, Crepe bandage, Spectacles, contact lens, hearing Aids etc.
14. Hospitalization meant for Oral Medication, primary Investigation is non Payable
15. Intentional Self Injury, Intoxicating Drugs, Alcohol, Congenital External Disease, sterility etc

### **Claim Procedure**

#### **Can be claimed as:-**

- **CASHLESS FACILITY**- where medical expenses is directly settled through TPA(Third party administrator).
- **REIMBURSEMENT PROCESS** - where the claimant has to pay the expenses to the hospital & than get it reimbursed later on.

## PROCESS FLOW- CASHLESS

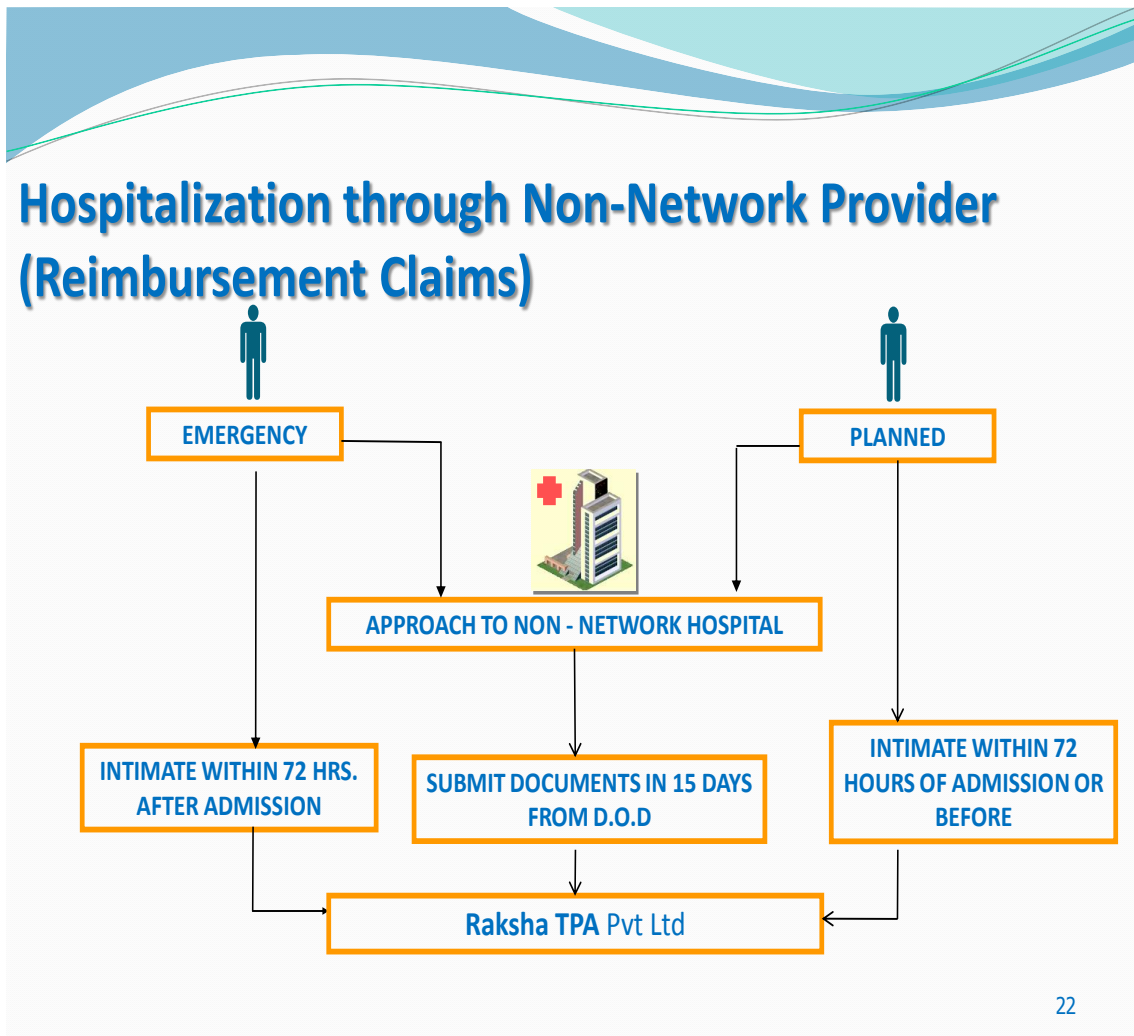


### At the Time of Discharge

- Insure to pay for all non-covered services like, registration fees, telephone bills, non-covered treatments, energy/soft drinks, chocolates, attendants' rooms, etc.
- Insure to verify and sign hospital bill. To sign a claim form and leave all original documents at hospital. Xerox of relevant documents can be taken.
- In case original investigation reports like, ECG, x-ray plates are required for future reference, insure to send request advice to Paramount TPA.

(Note: As per the guidelines of Royal Sundaram Alliance Ins. Co. all cashless cases would be investigated before approval)

## PROCESS FLOW-REIMBURSEMENT



### Document Check List:

After discharge policy holder has to submit the following documents to Raksha TPA within 30 days.

- Original detailed discharge summary
- Payment receipt in original
- Copy of ID card
- Original hospital bill with breakup
- Package break-up (if applicable)
- Original investigation reports
- Pharmacy bills with prescription

- Claim form duly signed
- Hospital registration certificate

### **MediclaIm Intimation**

(Required both for Cashless & Reimbursement Claims)

- In case of a hospitalization the insured should intimate by mail/fax/letter/phone to TPA within **48 Hrs.**

#### **CLAIM INTIMATION ESCALATION MATRIX OF TPA**

ESCALATION LEVEL	EMPLOYEE NAME	DESIGNATION	CONTACT NO.	EMAIL ADDRESS
1	Call Center	Call Center Executives	0129-4289999, Fax no.0129-4289988, 011-66173411 Toll free18001801444	<a href="mailto:callcenterfaridabad@rakshatpa.com">callcenterfaridabad@rakshatpa.com</a>
2	SatayPal	Account Manager	7838151522	<a href="mailto:satay@rakshatpa.com">satay@rakshatpa.com</a>

In case of any problem in the above matrix student may contact to:-

- Rahul Malhotra- 09891786356 [rahul.m@adityabirla.com](mailto:rahul.m@adityabirla.com)
- Shreya Sidher- 09540061722 [shreya.sidher@adityabirla.com](mailto:shreya.sidher@adityabirla.com)