

Reliance HealthWise Policy

step-by-step guide for claims



RELIANCE
General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

To provide prompt claims servicing to you we have appointed Third Party Administrator (TPA) duly licensed by IRDA. Contact numbers of the TPA are available in the 'list of hospitals' booklet and on the HealthWise Card.

Our TPA will be glad to provide you with services in a hassle free manner within the terms and conditions of your policy. Our TPA will provide you the following claims services:

- "Cashless Facility" at all our Network Hospitals.
- Processing and settlement of claims under the Policy with a time bound approach.
- 24 hours Customer Helpline Service.

Claim Procedure:

Claims are broadly of two types:

- Reimbursement Claims
- Cashless Claims

Claims under the above categories can be further of two types: Planned Hospitalisation & Emergency Hospitalisation.

General Claim Procedure

As soon as there is need for hospitalisation, please intimate the TPA on 24x7 TPA Customer Helpline number as mentioned in your Health Card.

You are required to furnish the following information while intimating a claim:

- a) Contact Numbers
- b) Policy Number (as on the Health Card)
- c) Name of Insured person who is hospitalised
- d) Nature of sickness/accident
- e) Date & Time in case of accident, commencement date of symptom of disease in case of sickness
- f) Location of accident

As Reliance HealthWise Policy holder you have the option of either choosing our TPA's network hospital or a hospital outside the network.

The benefit of choosing our TPA's network hospital is that you can avail of "Cashless Facility" while you are hospitalised whereas you will have to settle your hospital bills in the hospital which is outside our network. You have to follow the procedures listed below to get the services in different situations.

Procedures for "Cashless Facility"

"Cashless Facility" is the service wherein you need not pay your hospitalisation bills to the hospital either at the time of admission or at the time of discharge from the hospital. This facility is available only at our Network Hospitals. To avail the "Cashless Facility" you need to fill "Cashless request form" available in all the network hospitals. The hospitals will co-ordinate to get the authorisation from the TPA for such "Cashless Facility". This authorisation along with a copy of the card issued by TPA needs to be given to the Hospital at the time of admission. You are also required to carry a Photo ID Card. Please Note: TPA will authorise "Cashless Facility" at the Network Hospitals in respect of treatments which are covered under the policy.

"Cashless Facility" may be denied by the TPA in some of the situations as listed below.

- In case of any doubt on coverage of the present ailment/treatment under the policy
- If the information sent by you to TPA is insufficient
- The ailment/condition etc. not being covered under the policy
- If the request for preauthorization is not sent to TPA in time

Denial of "Cashless Facility" is not denial of treatment. You can continue with the treatment, pay for the services to the hospital, and later send the claim to TPA for processing and reimbursement.

Emergency hospitalisation

Step 1. Take admission into the hospital.

Step 2. As soon as possible, please obtain the pre-authorization form from hospital and get the same filled in and signed by the attending doctor.

Step 3. Fax the pre-authorization form to the TPA along with necessary medical details like investigation report etc at the number mentioned in your health card. The

hospital will co-ordinate for the same.

Step 4. (Option I)

A) If an authorisation for “Cashless Facility” from TPA has been received

- i) At the time of discharge
 - a) You will require to pay for all such expenses that are not payable as per the terms of the policy.
 - b) Verify the bills and sign on all the bills
 - c) Leave the original discharge summary and other investigation reports with the hospital. Retain a Xerox copy for your records

Step 4. (Option II)

B) In case “Cashless Service” was denied by TPA

- i) At the time of discharge settle the hospital bills in full and collect all the original bill documents and reports
- ii) Lodge your claim with TPA for processing and reimbursement

Planned hospitalisation

Step 1. Please co-ordinate with your doctor and the hospital and send all the details about the planned hospitalisation including the plan of treatment, cost estimates etc. to TPA. This may be sent to TPA at least 2 days prior to the planned admission.

Step 2. (Option I)

A) If authorisation for “Cashless Facility” from TPA has been received

- i) At the time of admission, present the authorisation letter and photo ID card to the hospital
- ii) At the time of discharge
 - a) Pay for those expenses that are not reimbursable under the policy
 - b) Verify the bills and sign on all the bills.
 - c) Leave the original discharge summary and other investigations reports with the hospital. Retain a Xerox copy for your records

Step 2. (Option II)

B) In case “Cashless Facility” was denied by TPA

- i) Get admitted and take treatment
- ii) At the time of discharge settle the hospital bills in

full and collect all the original bill documents and reports

iii) Lodge your claim with TPA for processing and reimbursement

“Please note that failure to intimate TPA as soon as the hospitalisation takes place can invalidate your claim.”

Procedures for Reimbursement Claims

Emergency hospitalisation

Step 1. Take admission into the hospital.

Step 2. As soon as possible, intimate the TPA about the hospitalisation.

Step 3. At the time of discharge, settle the hospital bills in full and collect all the original bills, documents and reports.

Step 4. Lodge your claim with TPA for processing and reimbursement, by filling in the claim form and attaching required documents as mentioned in the claim form.

Planned hospitalisation

Step 1. Intimate TPA about the planned hospitalisation.

Step 2. Get admitted into the hospital.

Step 3. At the time of discharge, settle the hospital bills in full and collect all the original bills, documents and reports.

Step 4. Lodge your claim with TPA for processing and reimbursement.

How to lodge your claim with TPA for processing and reimbursement

Within 7 days after discharge, please lodge your claim with TPA for processing. When lodging your claim with TPA, please make sure that all the documents listed under the document check list are attached.

Document Check list for Hospitalisation and Domiciliary Hospitalisation claims

Hospitalisation / Day Care Treatment

- a) First prescription of doctor with commencement date of the symptom of disease
- b) Treatment papers along with doctors prescriptions

- c) Investigation reports (X-ray/Scan/ECG, Laboratory etc)
- d) Original medical bills and receipt of hospital, doctors, medical shops, diagnostic centre etc supported by Doctor's advice
- e) Hospital discharge card, in original
- f) Copy of FIR (if any in case of accident)

Domiciliary Hospitalisation

- a) First prescription of doctor with commencement date of the symptom of disease
- b) Treatment papers along with doctors prescriptions
- c) Investigation reports (X-ray/Scan/ECG, Laboratory etc)
- d) Original medical bills and receipt of doctors, medical shops, diagnostic centre etc supported by Doctor's advice
- e) Copy of FIR (if any in case of accident)
- f) Certificate from attending Doctor/Physician stating the condition of the patient is not permissible for him/her to be removed to Hospital/Nursing Home or documentary proof of lack of accommodation in Hospital/Nursing Home

Please note the above list is only indicative. We may call for additional documents/information if required.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'health' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group
A Reliance Capital Company

Reliance General Insurance Company Limited
Registered Office Reliance Centre, 19, Walchand Hirachand Marg,
Ballard Estate, Mumbai 400 001.
Visit us at www.reliancegeneral.co.in

Insurance is the subject matter of solicitation. HL-07