



BIRLA INSTITUTE OF TECHNOLOGY & SCIENCE

Group Mediclaim Policy And Group Personal Accident Policy
Ready Reckoner

Insurance Company: Liberty Videocon General Insurance Co. Ltd.

Broker: Aditya Birla Insurance Brokers Ltd.

TPA: Family Health Plan Ltd. (FHPL)

A) COVERAGE

B) CASHLESS HOSPITALIZATION PROCESS

C) CLAIM INTIMATION

D) REIMBURSEMENT CLAIM PROCESS

E) REIMBURSEMENT CLAIM DOCUMENTS LIST

F) ESCALATION MATRIX & CONTACT DETAILS

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower – A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



A) Coverage:

- Hospitalization Expenses due to illness/ accident followed with any active line of treatment.
- Group Mediclaim policy for the coverage of only students
- 30/60 days pre and post Hospitalization expenses
- Sum Insured is 50 Thousand
- Pre-existing disease covered
- Waiver of for 1st 30 Days, 2nd year exclusion.
- Room Rent - Single Standard AC Room
- Ambulance Charges of INR 1000.
- Congenital internal diseases covered
- OPD treatment covered upto INR 1000 per student for a year with overall limit of 2 Lacs in a year for the policy.

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower - A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



The policy does not cover:

- 1) Intentional self-injury (Suicide)
- 2) Cosmetic Surgery
- 3) External Congenital diseases
- 4) AIDS
- 5) Naturopathy Treatments
- 6) Domiciliary hospitalization expenses
- 7) Expenses on fitting of Prosthesis
- 8) Any devise/Instrument / Machine / that does not become part of Human anatomy / Body but would contribute / replace the function of an organ is not covered
- 9) Treatment on trial / Experimental basis (Investigation purpose)
- 10) Lasik Treatment
- 11) Infertility and related ailment , Male sterility
- 12) Administration, registration, service charge, & Miscellaneous charges Etc.
- 13) External medical equipment used as post hospitalization care not covered
- 14) General debility, use of drugs or alcohol, intentional self injury, sterility, venereal disease not covered
- 15) Genetic Disorder, psychiatric treatment, Stemcell Therapy, Cyberknife & obesity is not covered.

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower – A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



B) Cashless Hospitalization Process:

Some Hospitals take Deposit for Admission

Student to contact TPA/Insurance Help Desk at Hospital with Patient's ID Card & Photo Identity proof.

Hospital will send Form by Fax/mail to TPA for Cashless Processing

TPA Shall process request within 4-5 Hours

TPA raising Query for Details

Cashless Approved

Cashless Denied

Hospital sends Queried documents

Treatment converted in Cashless

Students sends Claim for Reimbursement

On discharge, the billing counter will advise on the non-medical expenses which will be paid by the Employee.

(Some Hospitals have a practice of taking Security deposit which will be returned to Employee after TPA settles Hospital claim)

Students to check Hospital bill & obtain copy of the same at time of Discharge

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower - A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



C) Claim Intimation:

Claim intimation is mandatory within 24 Hrs from date of admission.

Mandatory details for Intimation

- Policy No.
- Corp Name
- Student ID code
- Student Name
- Claimant Name
- Date of Admission
- Hospital Name & Address
- Diagnosis
- Estimate Claim amount

Intimation can be forwarded through mail on

To - intimation@fhpl.net

Mark cc to -

raju.r.kumar@adityabirla.com

vinay.kumar.singh@adityabirla.com

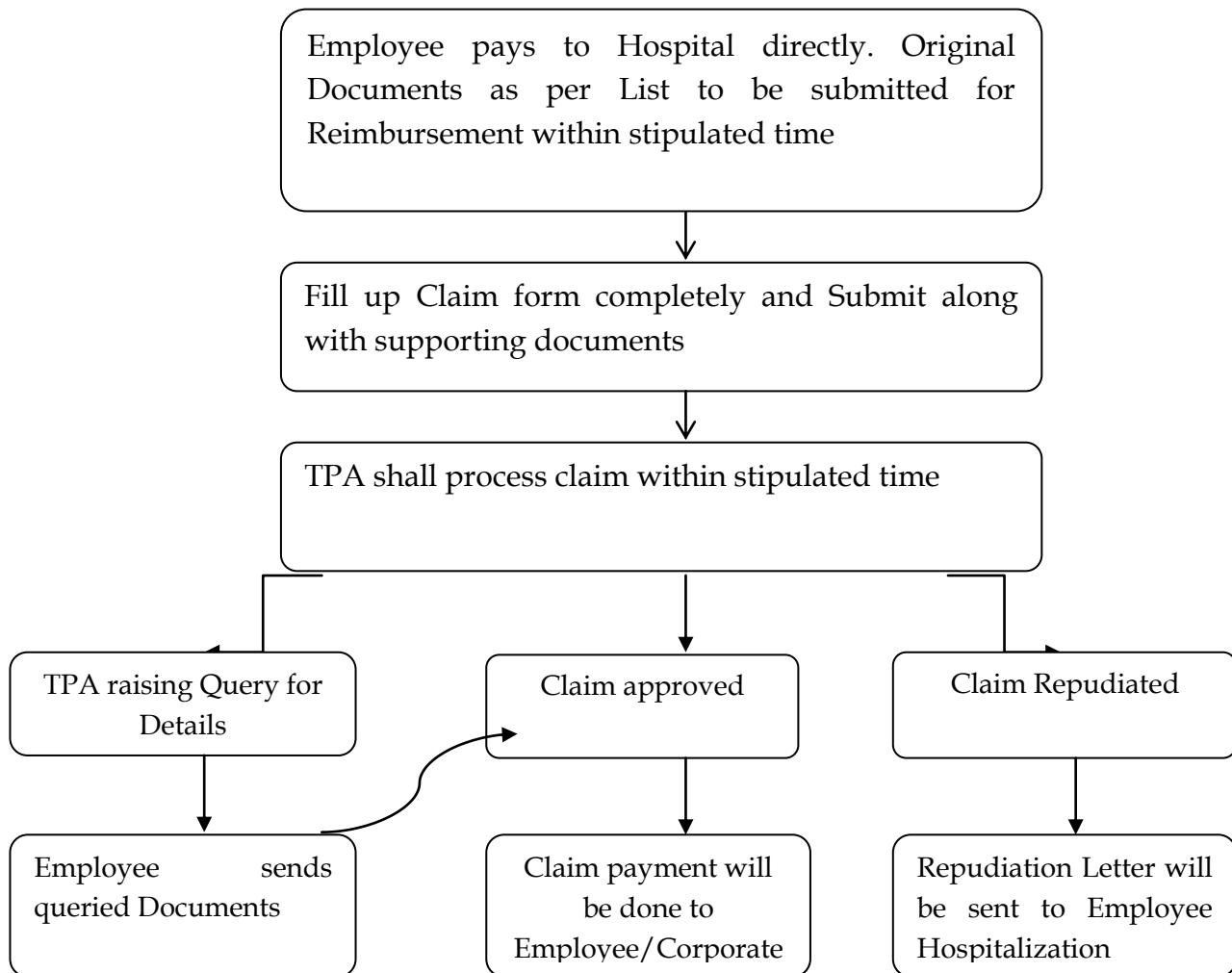
Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower – A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



D) Reimbursement Claims Process:



Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower - A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



E) Reimbursement Claims Documents List:

- *Claim submission should be within 15 days from the date of Discharge.*
- *Post claim should be submitted within 07 days from completion of post 60 days limit/completion of treatment whichever is earlier.*
- ⇒ Signed Claim Form of the Insurance Company
- ⇒ Original Final Hospital Bill along with Payment Receipt
- ⇒ Original Discharge Summary /Card.
- ⇒ Death Certificate /Death Summary in case of Death
- ⇒ All Investigation Reports in original and Indoor Case Papers (attested by hospital authority)
- ⇒ Original Bills & Receipts for investigations done outside hospital
- ⇒ Doctors Prescription, Pre & Post Hospitalization bills (in original)
- ⇒ Original Bills of medicines and surgical appliances if purchased
- ⇒ HOSPITAL REGISTRATION CERTIFICATE/ REGISTRATION NUMBER ON CLAIM FORM If Registration is not there then declaration from hospital stating no's of beds in the hospital, 24hrs Nursing staff, Fully Equipped Operation Theater & Qualified Doctors in the hospital

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower - A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



- ⇒ Proof of employee identity and patient identity with photo and address proof is required for all Claims.
- ⇒ (Identity proof - Student id card, Passport, PAN Card, Voter's Identity Card, Driving License, Aadhar Card)
- ⇒ COPY OF SET OF ALL SUBMITTED DOCUMENTS INCLUDING BILLS SHOULD BE KEPT WITH EMPLOYEE
- **Note: Claims submitted after stipulated time shall not be considered for the claim processing in any condition**

GROUP PERSONAL ACCIDENT POLICY

COVERAGE:

Every student is covered for accidental death for INR 2 lacs

One (only one earning parent mentioned in the insured list) is covered for accidental death for INR 3 lacs

NOTE: Personal accident does not cover natural death (death due to any disease). Accidental death is death due to any external physical visible means.

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower - A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



F) Contact details & Escalation Matrix:

First point of contact

Mr. Raju Kumar:

Email ID: raju.r.kumar@adityabirla.com

Mobile No.: 08510006711

Escalation Point 1

Ms. Siddhi Warang:

Email ID: siddhi.warang@adityabirla.com

Mobile No.: 09975709244

Escalation Point 2

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower – A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025



Mr. Vinay Kumar Singh:

Email ID: vinay.kumar.singh@adityabirla.com

Mobile No.: 09718596369

Escalation Point 3

Mr. Rajiv Mutneja

Email ID: rajiv.mutneja@adityabirla.com

Mobile No.: 08505865666

Disclaimer: - This is for reference purpose only. Please refer Policy documents for detailed terms & cover

Aditya Birla Insurance Brokers Ltd.

1002-03, 10th Floor DLF Tower – A, Jasola District Centre, Near Apollo Hospital, New Delhi - 110025