

Information with regard to implementation of “MECL Mediclaim Scheme for retired personnel”
As on 02.05.2018

We are pleased to inform that with regard to the above mentioned subject, our empanelled insurance company, i.e. M/S United India Insurance Company has engaged M/S MDIndia Health Insurance Services TPA Pvt. Ltd as a Third Party Administrator (TPA) to implement the above said scheme.

In this regard, it is to be informed that the Standard operating procedures, for the same are given below for information and all concerned are advised to comply with the same.

Date: 02.05.2018

(GM-HR)



MDIndia Health Insurance Services TPA Pvt. Ltd.

You can obtain treatment at our network hospitals without payment, subject to the terms and conditions of the policy. MDIndia will settle the hospital bills directly on your behalf.

A) Steps to avail Cashless Hospitalisation Facility:

I. PLANNED HOSPITALIZATION

When the policy holder is advised admission to one of the network hospitals for treatment,

Step 1: Insured will fill up Section A of "Request for Authorization"(RAL), which is available at the network hospital.

Step 2: Insured person will have to provide MDID Cards along with any photo ID i.e. Adhaar Card, Pan Card , DL, etc.

Step 3: will get section B of the RAL filled by the attending doctor/surgeon.

Step 4: Then Insured will get Section C of the RAL filled by the network hospital.

Step 5: Then RAL will be faxed by the hospital to MDIndia Head Office at cashless toll free fax.no.1800-233-2530 at least 72 hours before admission. On receiving the RAL, MDIndia will fax an "Authorization Letter"(AL) directly to the hospital.

It may be noted that in case the cost of hospitalization exceeds the sum insured in the policy, the policy holder will have to pay the difference to the hospital. MDIndia will not be liable for any amount in excess specified in the AL. The AL is valid only for the period of hospitalization as specified on the RAL. **Once the patient is discharged from the hospital no cashless facility will be extended.**

Please note that the Turn Around Time (TAT) for extending cashless facility is 4-5 hours.

II. EMERGENCY HOSPITALIZATION

In case the insured is admitted to one of our network hospitals in any emergency or accident, the RAL should be faxed to MDIndia Head Office or Branch within 24 hours of admission. MDIndia would authorize or deny the request as mentioned earlier. If the insured gets admitted to a non-network hospital, please refer to non-cashless hospitalization services section

B) Steps to avail Non-Cashless / Reimbursement Hospitalisation Facility:

Claim intimation can be sent before discharge from the hospital or within 7 days from the date of hospitalization whichever is earlier. Intimation can be given by email, SMS or via MDI App as well.

The policyholder pays the hospital charges in full at the time of discharge. He / She should submit the following documents in originals at the MDIndia Nagpur branch within **30 days from the date of discharge.**

1. Claim Form duly signed by the insured.
2. MDID Card along with any Photocopy of ID i.e. Adhaar Card, Pan Card , DL, etc..
3. Original discharge card/Summary .
4. Original hospital bills. For consolidated amounts a detailed breakup of the amount with Receipts preprinted date and number.
5. Cash Memo for purchased medicines, the bills in original need to be supported by a prescription from the attending doctor/surgeon(with hospital seal)
6. All investigations reports and bills in original supported by a note from the attending doctor / surgeon recommending such investigations
7. Surgeon's certificate stating nature of surgery performed and bill and receipt of the same

8. Attending doctors/consultants/ specialists/anesthetists bill, receipt and certificate giving reasons
 9. Certificate from attending doctor/surgeon for allowing treatment at home in case of domiciliary treatment.
 10. Indoor Case Papers.
 11. Insured persons cancelled cheque to comply with AML guidelines for payment of the claim.
- **Please note additional documents may be requested depending upon the type and nature of treatment in case we feel they are required to ascertain the eligibility of the claim.**

Claim Settlement will be done within 15 days from the date of submission all the requisite documents.

C) Steps to avail Claim under OPD Facility:

The policyholder pays the hospital charges in full. He / She should submit the following documents in originals at the nearest MDIndia branch within **30 days from the date of discharge**.

1. OPD Claim Form duly signed by the insured.
 2. MDID Card along with any Photocopy of ID i.e. Adhaar Card, Pan Card , DL, etc..
 3. Cash Memo for purchased medicines, the bills in original need to be supported by a prescription from the attending doctor/surgeon(with hospital seal)
 4. All investigations reports and bills in original supported by a note from the attending doctor / surgeon recommending such investigations
 5. Insured persons cancelled cheque to comply with AML guidelines for payment of the claim.
- Please note additional documents may be requested depending upon the type and nature of treatment in case we feel they are required to ascertain the eligibility of the claim.
 - Please note that this facility will be available only once in a quarter.

Claim Settlement will be done within 15 days from the date of submission all the requisite documents.

For any assistance Please feel free to contact The following Toll free / UAN numbers: Toll free: 1800-233-4505 For Cashless 1800-233-1166 UAN: 8860-233-4446 8860-233-4444

ALL REIMBURSEMENT CLAIMS TO BE SUBMITTED TO FOLLOWING ADDRESS THROUGH COURIER / POST.

MDIndia Health Insurance TPA Pvt. Ltd.

Nagpur Branch Address: - Plot no. 265, First Floor, Millennium Shopping Mall, Laxmi Nagar Square , Bajaj Nagar, Nagpur – 440010 .

Branch LL # : - 0712-2220824, 0712-2220825.

Website : - www.mdindiaonline.com

MDIndia App : - You can Download MDIndia App Hawk from Playstore.

Email : - customercare@mdindia.com, nagpur@mdindia.com and nagpurcorp@mdindia.com

Prashant Sonule : - 07030949734, Dr. Kanhaiya Verma 07391059594