

GROUP MEDICLAIM POLICY FOR STUDENTS
(2012-2013)

BITS (PILANI CAMPUS)

Policy Managed by: Aditya Birla Insurance Brokers Ltd.

Insurance Company- Royal Sundaram Alliance Insurance Co. Ltd.

TPA- Raksha TPA

www.rakshatpa.com

POLICY NO: HG00001451000101

POLICY PERIOD: 10/09/2012 to 09/09/2013

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

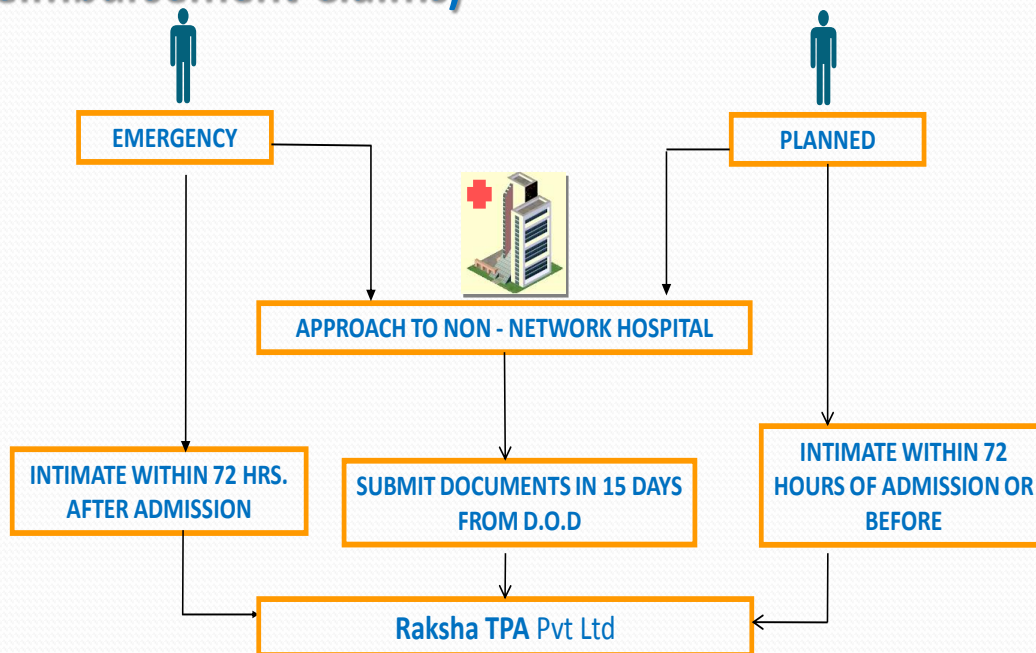
At the Time of Discharge

- Insured to pay for all non-covered services like, registration fees, telephone bills, non-covered treatments, energy/soft drinks, chocolates, attendants rooms, etc.
- Insured 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, insured to send request advice to Paramount TPA.

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

PROCESS FLOW-REIMBURSEMENT

Hospitalization through Non-Network Provider (Reimbursement Claims)



22

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

Mediclaime 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 RAKSHA TPA-HYDERABAD

| ESCALATION LEVEL | EMPLOYEE NAME | DESIGNATION | CONTACT NO. | EMAIL ADDRESS |
|------------------|--------------------|------------------------|--|--|
| 1 | Call Center | Call Center Executives | 0129-4289999, Fax no.0129-4289988, 011-66173411 Toll free-18001801444 | callcenterfaridabad@rakshatpa.com |
| 2 | Mr. Parveen Sharma | | 07838151528 | Parveen.sharma@rakshatpa.com |
| 3 | Mr. Anshul Jain | | 07838151508 | anshul@rakshatpa.com |
| 4 | Mr. Amit Malhotra | Branch Manager | 07838151506 | amit@rakshatpa.com |

DELHI ESCALATION-RAKSHA TPA-

1. Mr. Parveen Sharma- 07838151528; parveen.sharma@rakshatpa.com
2. Mr. Anshul Jain- 07838151508; anshul@rakshatpa.com

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

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- Rahul Malhotra- 09891786356 rahul.m@adityabirla.com
- Shreya Sidher- 09540061722 shreya.sidher@adityabirla.com
- Mr. Vinay Singh- 09718596369 vinay.kumar.singh@adityabirla.com

GROUP PERSONAL ACCIDENT

POLICY NO. AG00004335000101

Covers:-

1. Death & permanent Total disablement for student & one Parent / Fee Paying guardian + Payment of balance fees due to death/PTD of parent/ guardian also payable.
2. Sum Insured Limits-
 - A). Student personal accident cover for death & PTD limited to Rs.2 lacs only.
 - B). One parent/ fee paying guardian personal accident for death & PTD limited to Rs.3 lacs.
 - C). Payment of balance fees due to death/ disablement of parent/ guardian limited up to Rs. 3 lacs.