

REIMBURSEMENT CHECK LIST

Please be informed that Claim processing will be based on the complete set of documents submitted for TPA's review, on reimbursement basis and will be subject to policy terms, conditions, exclusions, limits and services already availed under this policy during the current policy year.

Kindly advise the employee to submit the following documents within 30 days from the date of treatment.

1. Duly filled in reimbursement Claim form with sign & stamp of the treating physician.
2. All original Invoices with detailed cost wise item wise breakup pertaining to the treatment (Photo copies/Hand Written receipts will not be accepted).
3. Detailed medical report from the treating doctor explaining the details of the medical conditions, detailed discharge summary for all IP admissions.
4. Medical investigation reports supporting the bills submitted and prescription for the pharmacy bills submitted.
5. Copy of the intimation/preapproval mail from the insurer.
6. All the document related to the claim should be in English if the documents are in foreign language / local language other than English.
7. Insurer will honor only the receipts/bills/invoices are issued from the hospital where the treatment has been carried out
8. Insurer will not honor any receipts / letter supporting the payment towards treatment given by any individual / treating doctor in his/her letter head , even though the issuing individual or doctor working for the concern hospital (esp. India)
9. Medical investigation reports /prescription/USG scan reports/MRI –CT scan reports can be provided in the form of CD along with the original claim documents.
10. Payment towards donations to hospital / surcharge/luxury tax/administration charges/other non-consumable's/other non-payables will not be considered during the processing of reimbursement claim.

Note: Eligibility for and payment of claims are subject to review of detailed medical reports, diagnostic results, discharge summary, Medically necessary treatment and all the terms, conditions, provisions and exclusions of the policy.