

From: "circular" <circular@iitd.ac.in>
Subject: Process Flow Chart, Timeline for cashless and reimbursement details from Vipul, TPA
Date: Tue, June 21, 2016 6:18 pm
To: "Allfaculty" <allfaculty@circular.iitd.ac.in>,"Allstaff" <allstaff@circular.iitd.ac.in>
Cc: "Ar Cdn" <arcdn@admin.iitd.ac.in>

Kind Attn: All Faculty and Staff Members

Dear Sir/Madam,

The committee constituted under the Chairmanship of Prof.V.K.Agarwal with Head, Hospital Services, AR I/C (Accounts) and AR(SS), Health Unit as Members had a meeting with M/s Vipul, TPA regarding the process flow chart, timeline for various transactions/settlements etc. As advised by the Committee, M/s Vipul has submitted a PPT File containing the Process Flow Chart, Timeline for Cashless processing and reimbursements etc. in connection with the medical insurance policy of the Institute with National Insurance Company.

The document received from M/s Vipul, TPA is provided in the following link for the kind information and knowledge of all the beneficiaries.

Link:

<https://internal.iitd.ernet.in/iitdapps/sites/default/files/circular/IIT%20Process.pdf>

For any further information/details, the following representatives of M/s Vipul may kindly be contacted.

Mr. Ashwani : 9311986315
Mr. Omkar Gupta : 9311584168

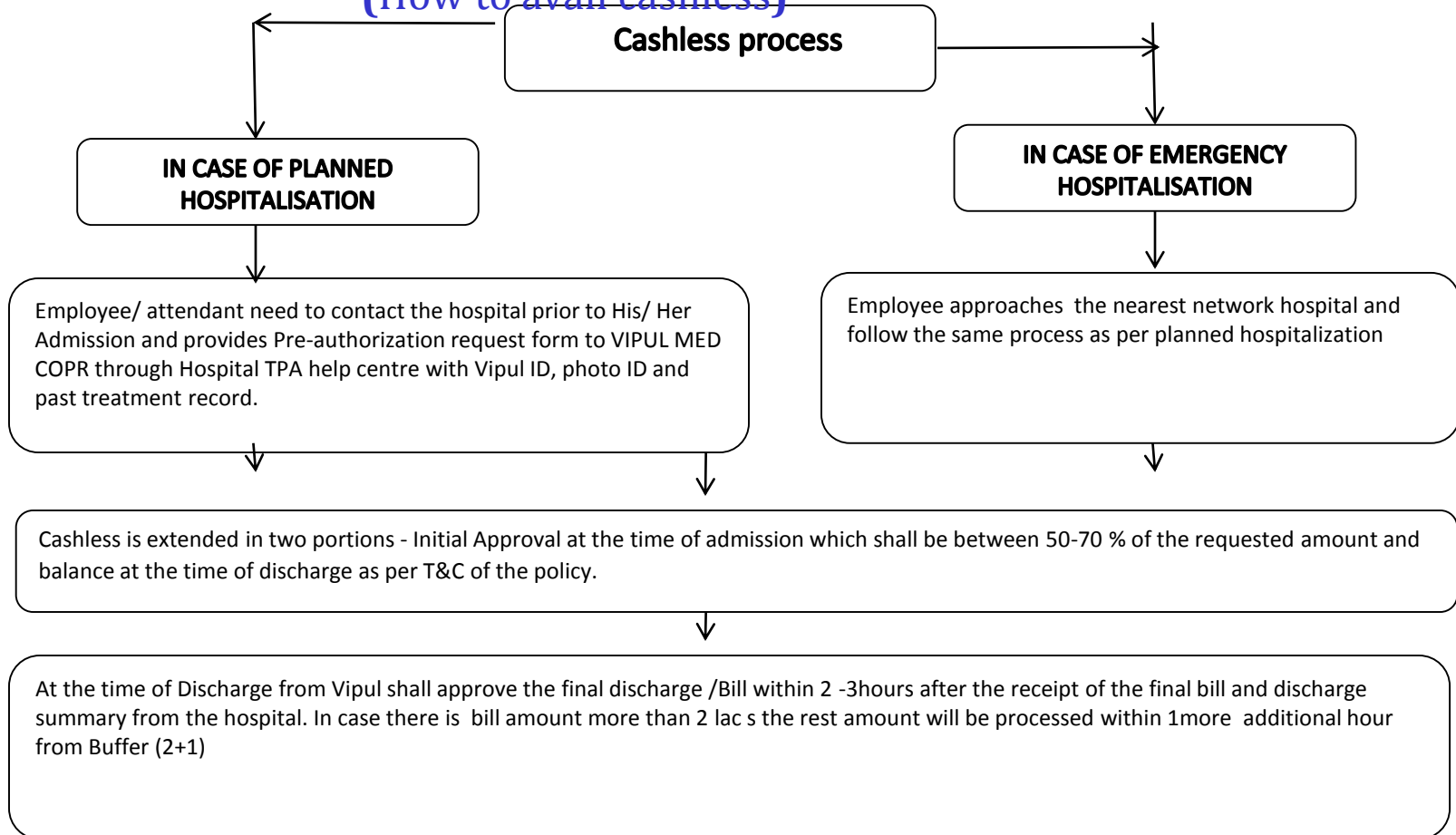
Thanking you

Yours sincerely,

N. Bhaskar
Assistant Registrar (SS)
Coordination Section & Health Unit
IIT Delhi.

IIT DELHI CLAIM PROCESS

CASHLESS PROCESS IN CASE (SINGLE CLAIM) cashless is more than 2 Lac and less then 3 lacs (How to avail cashless)



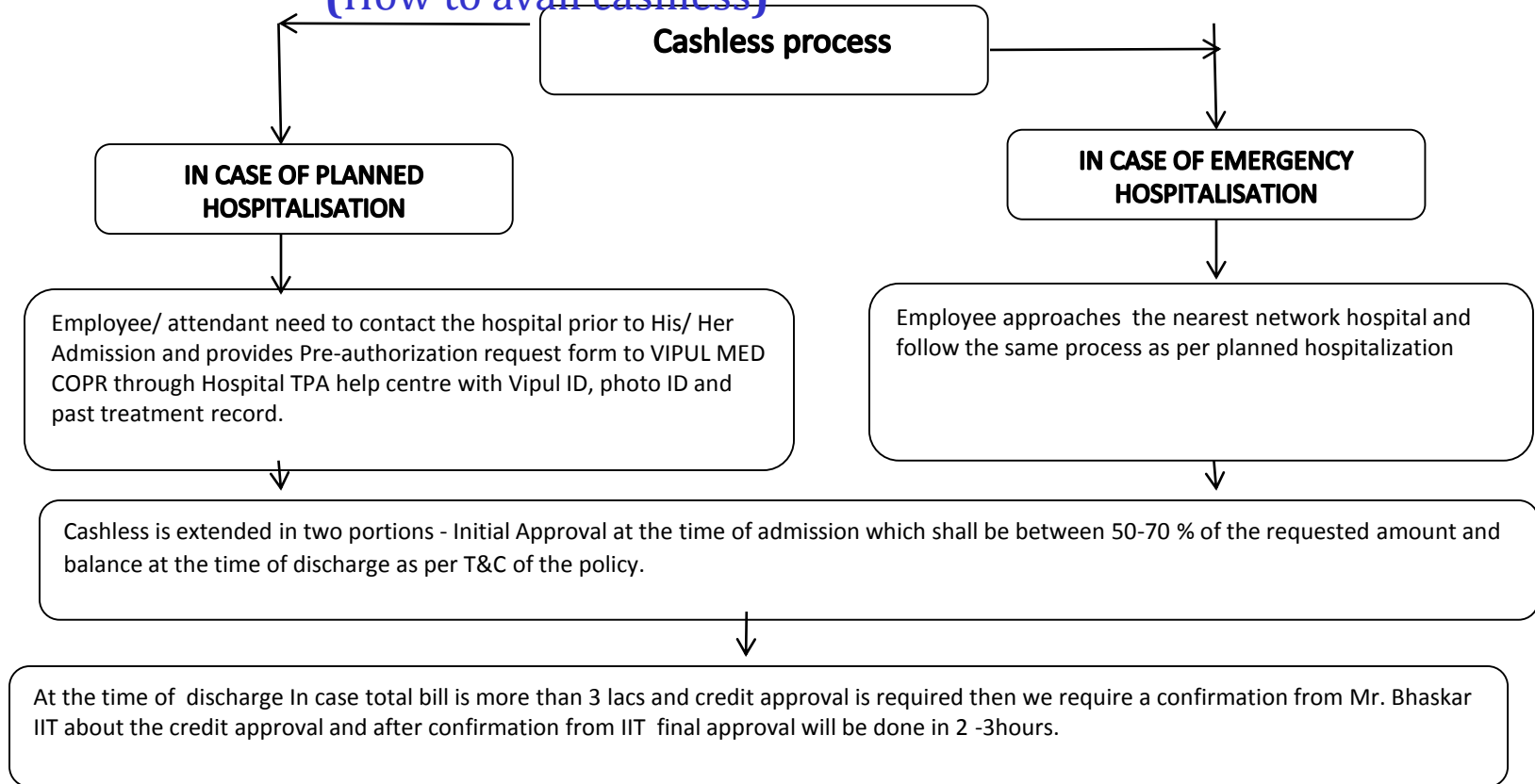
The hospital may ask for a security deposit at the time of admission that would be adjusted at the time of discharge.

In case any delay
contact Mr. Omkar
9311584168/Ashwani
9311986315

CASHLESS PROCESS IN CASE (SINGLE CLAIM)

cashless is more than 3 Lac and less then 5Lacs

(How to avail cashless)

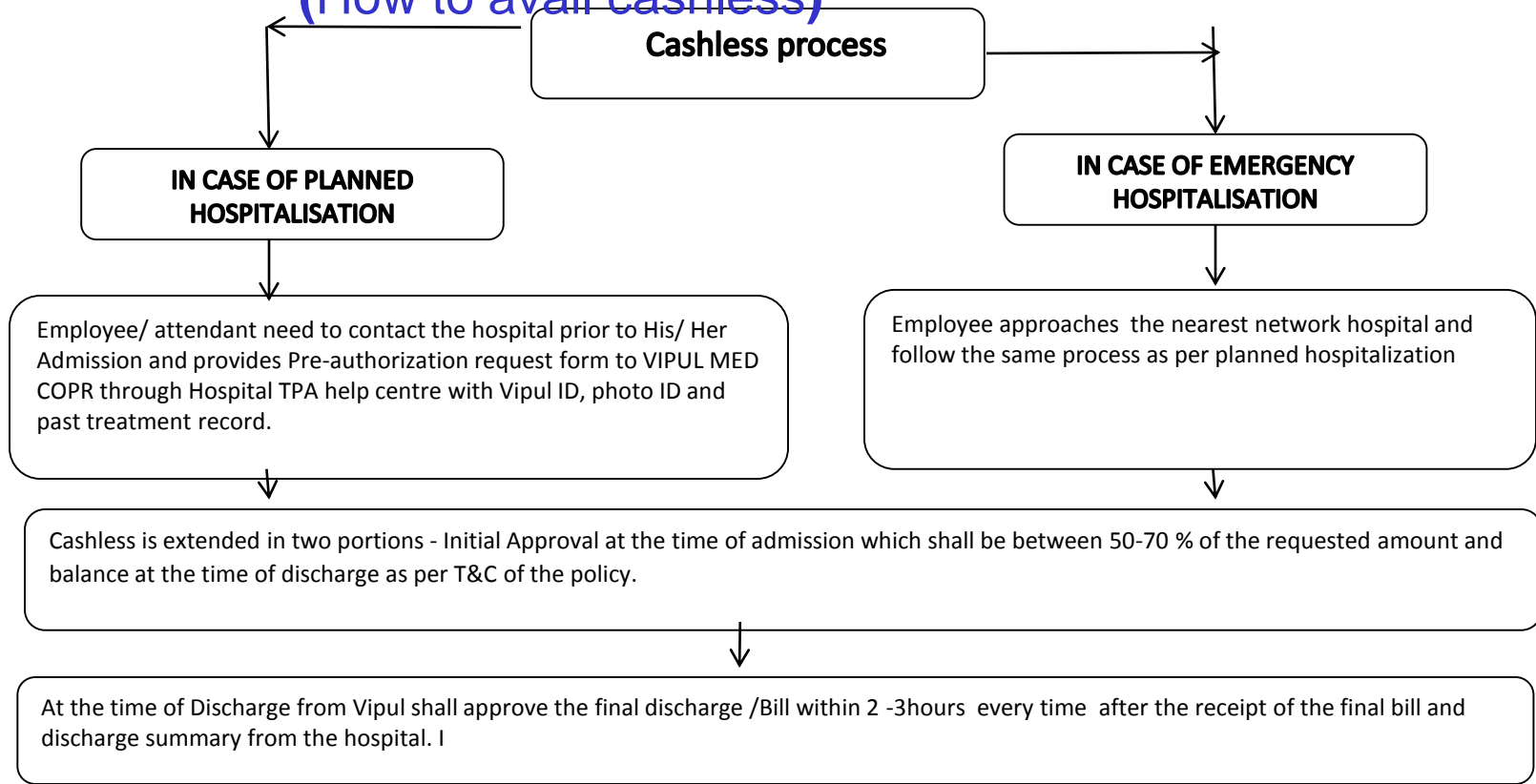


THE CRADIT APPROVAL IS ONLY APPLICABLE IF IT IS A SINGLE CLAIM AND CLAIM AMOUNT IS HIGH

CASHLESS PROCESS IN CASE SINGLE CLAIM AND AMOUNT IS MORE THAN 5 LAC

**THE EMPLOYEE HAS TO SUBMIT THE
REST OF BILLS TO IIT WITH THE COPY
OF APPROVAL LETTER FROM VIPUL**

CASHLESS PROCESS IN CASE (Multiple Claims) cashless is more than 2 Lac and less then 3Lacs (How to avail cashless)



The hospital may ask for a security deposit at the time of admission that would be adjusted at the time of discharge.

CASHLESS CLAIM MORE THAN 3 LACS AND THERE ARE
MULTIPLE CLAIMS

THE EMPLOYEE WILL SUBMIT THE CLAIMS TO IIT
WITH A LETTER FROM VIPUL CONFIRMING
ABOUT THE SUM INSURED+BUFFER EXHAUSTE

(The settlement letter will be issued within 15
days after settlement of all bills up to 3lacs).

CASHLESS PROCESS IN CASE MULTIPLE CLAIMS AND
AMOUNT IS MORE THAN 3 LACS

THE EMPLOYEE HAS TO SUBMIT THE
REST OF BILLS TO IIT WITH THE COPY
OF LETTER FROM VIPUL CONFIRMING
ABOUT THE SUM INSURED+BUFFER
EXHAUSTE (The settlement letter will
be issued within 10 days after
settlement of all bills up to 3lacs)

REIMBURSEMENT CLAIMS (SINGLE)PROCESS MORE THAN 3 LACS

IN CASE THE CLAIM IS MORE THEN 3 LACS THEN
VIPUL WILL SETTLE THE CLAIM UPTO 3LAC
WITHIN 20 DAYS AND ON THE REQUEST OF
INSURED VIPUL WILL ISSUE A SETTLEMENT
LETTER WITH COPY OF DOCUMENT WITH IN
10 DAYS.

REIMBURSEMENT CLAIMS (MULTIPLE)PROCESS UPTO 3 LACS

Process will remain same as per single claim up to 3 lacs but in case more than 3 lacs employee will submit the claims directly to IIT with a letter of SI+ Buffer exhaust.

PRE& POST HOSPITALIZATION

THE PROCESS WILL REMAIN SAME AS PER
REMBURSMNET PROCESS.

THE PRE& POST WILL BE ONLY SETTELED AFTER SETTLEMET OF MAIIN CALIM.

DOCUMENTS CHECK LIST FOR REIMBURSEMENT CLAIM

Hospitalization :-	Pre-/Post hospitalization:-
Type of document	Type of document
Claim Form Duly Signed with ID poof(voter ID, Pan, driving license, Addhar card passport . Bank detail of salary account/ pension account only.	Duly signed & filled claim form Bank detail of salary account/ pension account only.
Dr. Prescription/ Note- letter	Photocopy of discharge summary
Original Discharge Summary	All relevant investigation reports in original [along with film
Original final bill	All relevant original prescription supported by bills incurred for medicine, investigation & consultation (As applicable)
Original break-up of final Bill	All the bills/receipts should be in original with advising.
All relevant investigation reports in original along with film (if applicable)	Others specific document
Original payment receipts against the final bill	
In case of Cataract (IOL) sticker/Price of IOL/	
In case of maternity (Antenatal card)	
In case of accident (MLC/FIR) copy/ Sticker in case any implants	
Others specific document	