

**Tata Institute of Social Sciences  
Office of Students' Affairs (OSA), Mumbai**

**BASIC DETAILS FOR CLAIMING MEDICAL INSURANCE, 2017**

**Company Name:** TATA AIG GENERAL INSURANCE CO. LTD

**TPA:** Vidal Health Insurance TPA Private Ltd.

**Policy No :** 0260003297 00

**Policy Period:** 15/6/2017 to 14/6/2018

**Coverage provided:**

Cashless Mediclaim (requires more than 24 hrs of hospitalisation): 1 lac

Personal Accident : 1 lac

OPD cover : Rs. 3000 per year.

**In case of any query regarding your claim you can contact:**

- 1) Ms. Vidya, Assistant, Office of Students' Affairs – 022 25525916 / Email : [osa@tiss.edu](mailto:osa@tiss.edu)
- 2) Mr. Gaurishankar, Programme Manager, Office of Students' Affairs – 022 25525916/9833686192 / Email : [gaurishankar@tiss.edu](mailto:gaurishankar@tiss.edu)
- 3) Ms. Netra Khadapkar, JK Insurance Broker -9004678197 / Email : [netra.khadapkar@jkm.com](mailto:netra.khadapkar@jkm.com)
- 4) Mr. Chrisneil D'souza, Vidal Health Insurance TPA – 9987011385/ Email : [chrisneil.dsouza@vidalhealthtpa.com](mailto:chrisneil.dsouza@vidalhealthtpa.com)
- 5) Mr. Satish Singh, Vidal Health Insurance TPA – 9967006208/ Email : [satish.s@vidalhealthtpa.com](mailto:satish.s@vidalhealthtpa.com)
- 6) Mr. Kashyap Upadhyay, JK Insurance Broker – 9833300052 / Email : [kashyap.upadhyay@jkm.com](mailto:kashyap.upadhyay@jkm.com)
- 7) Mr. Pradumn Kumar, JK Insurance Broker – 9867126938 / Email : [pradumnkumar@jkm.com](mailto:pradumnkumar@jkm.com)

Sr. No	Particulars	Cashless Hospitalization	Hospitalization Reimbursement	OPD Claim
1	<b>Hospitalization</b>	a) Hospitalization period should be more than 24 hours b) Cashless facility is available only in the network hospitals of Vidal Health Insurance TPA. You can check the list of network hospitals on the website link by pressing Ctrl-click <a href="https://www.vidalhealthtpa.com/home/Network-Services/Network-Hospitals">https://www.vidalhealthtpa.com/home/Network-Services/Network-Hospitals</a>	a) Hospitalization period should be more than 24 hours b) If admitted to non-network hospital, students can claim reimbursement of hospital expenses upto Rs. 1lac	OPD reimbursement can be claimed upto Rs. 3000/- within policy period. (Dental Treatment is not covered)

Sr. No	Particulars	Cashless Hospitalization	Hospitalization Reimbursement	OPD Claim
2	<b>Intimation</b>	<p><b>Planned Hospitalization (Cashless):</b> Submit Pre-authorization form 48 hours prior to Hospitalization available in network hospital.</p> <p><b>Emergency Hospitalization (Cashless):</b> Intimation should be given within 24 hours of Date of Admission to Vidal Health Insurance (TPA) Pvt Ltd</p>	<p><b>Hospitalization Reimbursement:</b> In case student opts for Non- network hospital, even then intimation should be given within 24 hours of Date of Admission to Vidal Health Insurance (TPA) Pvt Ltd</p>	
		<p>Intimation has to be done on Vidal Health Insurance TPA Pvt Ltd. toll free no 1800- 221-717 and a reference number to be obtained. Students can also send an intimation mail to <a href="mailto:intimation@vidalhealthtpa.com">intimation@vidalhealthtpa.com</a>; <a href="mailto:mumpreauth@vidalhealthtpa.com">mumpreauth@vidalhealthtpa.com</a> with CC to ; <a href="mailto:netra.khadapkar@jkmil.com">netra.khadapkar@jkmil.com</a>; <a href="mailto:chrisneil.dsouza@vidalhealthtpa.com">chrisneil.dsouza@vidalhealthtpa.com</a>; <a href="mailto:osa@tiss.edu">osa@tiss.edu</a>; <a href="mailto:gaurishankar@tiss.edu">gaurishankar@tiss.edu</a> with the following details.</p> <ul style="list-style-type: none"> <li>- Name of Student</li> <li>- Name of Institute</li> <li>- Enrollment No</li> <li>- Insurance Card No.</li> <li>- Name of Hospital</li> <li>- Address of the Hospital for verification purpose.</li> <li>- Date of Admission</li> <li>- Probable Cost of Hospitalization</li> <li>- Probable Diagnosis</li> <li>- Contact No of the Student</li> </ul>		
3	<b>Documents to be carried</b>	<p>a) Insurance Card  b) Identity Card  c) Referral Letter from In-house Doctor (for Mumbai campus only). In case of emergency or the student is away from campus, referral letter is not required.</p>		Referral Letter from In-house Doctor (for Mumbai campus only)

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4	<b>Time Limit for submission of reimbursement claims</b>	Fill in pre-authorization form of Vidal Health Insurance (TPA) <b>within 24 hrs of admission</b>	Reimbursement claim should be submitted <b>within 20 days from the date of Discharge</b> to the Office of Students' Affairs. (In case of Tuljapur / Guwahati / Hyderabad campus within 15 days from the date of Discharge to concerned authority who in turn will forward to OSA, Mumbai Campus.)	OPD claims should be submitted <b>within 30 days from the date of treatment to OSA, Mumbai</b> . It can be submitted partly in case of prolonged treatment. (For other than Mumbai campus within 20 days to concerned authority who in turn will forward to OSA, Mumbai.)
5	<b>Documents to be submitted for the reimbursement claim</b>	Hospital Authorities will take care of submission of documents.	<b>Required Documents</b> <ul style="list-style-type: none"> <li>• Claim Form (<b>Part B to be signed and sealed by hospital authorities</b>)</li> <li>• Original Discharge Card</li> <li>• Original Detailed Discharge Summary (should specify summary of diagnosis, period of admission and line of treatment )</li> <li>• Original Prescriptions</li> <li>• Original Consultation / surgeon bill (if not included in hospital bill)</li> <li>• Original Investigation Report &amp; Bills</li> <li>• Original Medicine Bills</li> <li>• Original Final Hospital Bill with Break-up</li> <li>• Student Bank Account - Photocopy of first page of passbook or photocopy of cancelled cheque</li> </ul>	<b>Required Documents</b> <ul style="list-style-type: none"> <li>• Claim Form (<b>Part B is not required</b>)</li> <li>• Original Prescriptions</li> <li>• Original Consultation/surgeon Bill</li> <li>• Original Investigation Report</li> <li>• Original Investigation Report Bills</li> <li>• Original Medicine Bills</li> <li>• Student Bank Photocopy of first page of passbook or photocopy of cancelled cheque</li> </ul>

Sr. No	Particulars	Cashless Hospitalization	Hospitalization Reimbursement	OPD Claim
6	<b>Submission of Deficient Documents</b>		Deficient documents should be submitted within 15 days of receipt of the deficiency intimation. If not submitted within 15 days, the claim will be closed.	Deficient documents should be submitted within 15 days of receipt of the deficiency intimation. If not submitted within 15 days, the claim will be closed.
7	<b>Pre &amp; Post Hospitalisation</b>	<p><b>Pre &amp; Post Hospitalization:</b> Expenses incurred in relation to the illness of hospitalization, generally 30 days prior to the date of hospitalization as well as 60 days post (after) hospitalization are reimbursed.</p> <p><b>Timeline for reimbursement claim for Pre-hospitalisation:</b> Pre-hospitalization &amp; hospitalization claim papers have to be submitted together within 15 days of discharge.</p> <p><b>Timeline for reimbursement claim for Post-hospitalisation:</b> Claim form should be submitted within 7 days from the date of completion of treatment or within 67 days from the date of discharge, whichever is earlier.</p> <p><b>Documents :</b></p> <ul style="list-style-type: none"> <li>• Copy of Discharge Card</li> <li>• Copy of Detailed Discharge Summary (should specify summary of diagnosis, period of admission and line of treatment )</li> <li>• Original Prescriptions</li> <li>• Original Investigation Report &amp; bills</li> <li>• Original Medicine Bills</li> </ul>		

Note: 1) Please retain a set of photocopy of documents submitted for insurance claim for future reference.  
2) TISS shall not be responsible for return of deposit money collected by hospital.