

Important -Note for medical health insurance

1. This Insurance is for medical health only and 24 hours of hospitalization is necessary for cashless claim or reimbursement. (Day care procedure list is available on DoSA webpage.)
2. Covers the expenses towards hospitalization for 24 hrs or certain day care procedures. TPA may be referred for clarifications regarding hospitalization and reimbursements.
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4. Please note that we should prefer to avail services from the empanelled hospitals for cashless transactions, as per the advice from the insurer.
5. Students should carry their Member ID card along with their Student ID card and Government ID proof.
6. The student residing in campus will have to seek proper referral for hospitalization from Health Centre. However, in case of any emergency, the patient can be taken directly to the hospital and post referral must be taken from the Health Centre, IIT Kanpur within 24 hours of admission in Hospital and also inform to TPA.
7. Hospitalizations due to any type of intoxication/drug abuse and self-inflicted injury are not covered under this policy and no claim is admissible in that case.
8. NPA charges born by the students as per previous policy. The same will not be reimbursed-neither by TPA nor by the institute.
9. If the Bed charges exceed the ceiling limit students will be responsible to pay extra charges associated with the Bed and other proportionate charges which may be fixed on the basis of the Bed.
10. In order to take the benefit of Cashless claim 24 hours hospitalization is necessary apart from any day care procedure. Kindly read the list for day care procedure very carefully.
11. Students are required to ensure with the Hospital /Doctor that whether hospitalization is necessary for particular treatment or not or the same can be managed in OPD. If the same treatment can be managed in OPD / or it is conservative management cashless facility may be denied in that case. The charges for the same will be borne by the students.
12. For Mahendru Psychiatric Centre, Kanpur and others non-empanelled hospital admitted cases, Payment of Hospital bill will be paid by *Student or parent or relative or Guardian*. it is the responsibility of the *Student or parent or relative or Guardian* is to collect all **original bills & Reports** from the hospital (all bills, reports, discharge summary, card, & payments receipts if any etc.) and also get these verified from the concern hospital and doctor along with claim form **as per checklist** (part A and B which and checklist are available on Raksha webpage and DOSA webpage) Reimbursement claim should be submitted within 30 days from date of discharge with the **intimation copy of TPA / Insurance company** on Insurance desk in IITK Health Centre. No reimbursement will be available after 30 days. Reimbursement is subject to terms and conditions of the policy. This bill can be submitted at health centre on every Tuesdays and Fridays between 3.00 P.M. to 5 P.M. on all working days. No reimbursement will be available after 30 days. Reimbursement is subject to terms and conditions of the policy.
13. Please note that in case of admission to Mahendru Psychiatric Centre or other non-empanelled hospital or reimbursement case you must inform to Raksha TPA and competent authority within 24 hours without any failure. Below are the details and take acknowledgment number from Raksha.
To- crcm@rakshatpa.com, vivek@rakshatpa.com, lucknowraksha@rakshatpa.com,
amit.pandey@rakshatpa.com, jyotiawasthi@rakshatpa.com
CC. – dosa@iitk.ac.in mtvysas@iitk.ac.in oic1_dosa@iitk.ac.in hmo_med@iitk.ac.in hcrecep@iitk.ac.in
Toll Free No. 0129-3501420, 1800-180-1444.
14. It is to be noted that at the time discharge cashless claim settlement takes time. patient/attendant are required wait till the final approval is received from the TPA. **(It usually takes 6 to 8 hours after final submission of bill by hospital to TPA)**. Patient need to wait till the final approval comes from the Raksha TPA, you can contact to Raksha TPA directly, DOSA office may not be able to speed up the claim settlement.
15. Pregnancy is not cover under this Medical Insurance.
16. Local Anaesthesia (In any surgery under local anaesthesia the charges/Mediclaim is not payable by the insurance company as per current IRDA guideline)
17. A list of non-reimbursable items is available on DoSA webpage. The same will not be reimbursed-neither by TPA nor by the institute. Day Care Treatments in the exclusion list are attached.

Note:- Health Centre has established an Insurance Cell for resolving various pre and post hospitalization reimbursement problems of the policy during office hours / working days. In case of hospitalization beneficiary has to contact to RAKSHA TPA. The details are here as under-

Mr Shailendra Srivastava

(Available to Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday)

Mobile No.: 8382991757

shailendra.kumar0089@gmail.com

CONTACT DETAILS OF RAKSHA TPA

Escalation Matrix

1st Level Mr Shailendra Srivastava, Mobile No.: 8382991757 <u>shailendra.kumar0089@gmail.com</u> (Available to Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday for any health related and reimbursement)
2nd Level: Mr Rana Vijay, Mobile No.: 9129944405 Email: <u>ranavijay@rakshatpa.com</u>
3rd Level Mr Anurag Dubey, Mobile No.: 9451802802 <u>anurag.dubey@rakshatpa.com</u>
4th Level Mr Amit Pandey, Mobile No.: 9129944410 <u>amit.pandey@rakshatpa.com</u>
In case of non-response of above levels please write on WhatsApp Chat 9029070051
In case of non-response of above levels please write to Mr Vivek Pandit: <u>vivek@rakshatpa.com</u>
Raksha TPA Office Contact No. 9am to 6 pm 8090046594, 8090046595 and Toll Free no. 24X7 1800-180-1444
<u>DOWNLOAD INSURANCE CARD</u> From RAKSHA TPA Mobile App OR <u>https://www.rakshatpa.com/WebPortal/Anonymous/ECard</u>