

# Frequently Asked Questions

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## Family - Self + Spouse + 2 Dependant Children

### **1) What is Medclaim Insurance Policy?**

Mediclaime is a Policy which covers the group of people belonging to the same company (typically as employee of the company & their dependants). Such Policies are generally uniform in nature, offering the same benefits to all employees or members of the group. Mediclaime Insurance can take care of expenses for the hospitalization and In-patient treatment for minimum 24 hrs hospitalization. The expenses can be reimbursed maximum up to the sum insured amount of the policy.

### **2) Will I have a separate sum insured or sum insured is common for the group?**

Every employee is given a specific sum insured which can be utilized for self and for family. This is termed as Family Floater sum insured.

### **3) What is sum insured ? What Sum Insured am I covered under this policy?**

Sum Insured is limit of amount up to which one family can claim for hospitalization expenses under the Mediclaime Policy. You & your family members as mentioned in the below answer are covered up to sum insured of Rs.50,000/- or Rs.1,00,000/- under the policy.

### **4) Who all are covered in this Policy?**

Following members are covered under the policy -

Self + Spouse + 2 dependent Children (upto age 25 years)

### **5) What is the age group covered in the policy?**

The age group of employees covered under the policy is 18 years to 65 years. Dependent family members are covered from 3 months (child) to 90 years (dependent parents). Renewal would continue thereafter.

### **6) Are medical tests required to get this policy ?**

No, this is Group Mediclaime Policy hence need not to undergo any medical test.

### **7) What documents will I receive on enrolment?**

You'll receive welcome kit which comprise of TPA ID card for each family member, Policy terms and conditions, Do's and don't of Insurance Policy, FAQs, Claim Procedure, Hospital Network list, Online link and short write up on Edelweiss services in 1 month of enrolment.

**8) What are the documents required for enrolment?**

- 1) Cheque
- 2) Ration card copy or any other Govt.document giving name of employee
- 3) Stamped and Signed Enrolment Form

**9) What would be the period of the policy?**

The policy would be for one year from the date of inception.

**10) Would I get income tax benefit in this policy?**

No Income Tax benefit will be available under the policy as it is Group Mediciclaim Policy.

**11) What are the benefits I will get through this Mediciclaim Policy?**

- Hospitalization expenses incurred due to accident or sickness are covered Pan India . Hospitalisation bill which will include doctors fees, surgeon fees, operation theatre cost, nursing charges, medicine charges, any artificial limbs cost.
- Pre-existing diseases are held covered. Pre-existing disease is defined as a disease which the insured is having as on date of inception of the policy of which, he may or may not aware of existence of the same.
- No waiting period is applicable under the policy for hospitalization claims.
- 30 days pre hospitalization expenses are included: Medical expenses incurred 30 days prior to the hospitalization are reimbursed.
- Post Hospitalization expenses up to 60 days are covered.
- No room rent capping.
- Transport Expenses of the patient to the nearest hospital covered subject to maximum of Rs. 2500 as per certificate issued by treating doctor.
- Minimum Hospitalization of 24 hours required for the treatment, which cannot be taken at home.

**12) What will be the general exclusions as per policy terms and conditions?**

- Injury or disease directly or indirectly caused by or arising from an attributable to war, invasion, act of foreign enemy, warlike operation (whether war be declared or not).
- Any hospitalization for health check up/investigation purpose or for observation of the patient or for giving any oral treatment is excluded.
- Cost of spectacles, contact lenses, hearing aids & denture
- Dental treatment or surgery of any kind unless requiring hospitalization on account of accident cases
- Circumcision unless necessary for treatment of the disease, cosmetic or aesthetic of any description, plastic surgery other than as may be necessary due to an accident or as a part of any illness
- Acquired Immuno Deficiency Syndrome (AIDS)
- Injury or disease caused directly or indirectly by or contributed to by nuclear weapons/ materials
- General debility, obesity treatment & its complications
- External Congenital diseases, defects or anomalies
- Infertility, Sterility treatment
- Homeopathic / Unani Hospitalization excluded.
- Use of Intoxicating drugs / alcohol, use of tobacco leading to cancer is excluded
- Genetical disorders and stem cell implantation / surgery.

**13) Do I need 24 Hrs hospitalizations?**

Yes, 24 Hrs hospitalizations is required except for case under day care procedure e.g. Cataract, Laser Surgeries etc

**14) What if the treatment won't require 24 hrs hospitalizations (Day care expenses)?**

Due to the technological advancement some of the treatment and surgeries don't required 24 hrs hospitalizations, Insurance Company has specified those diseases.

**15) I'm based out of Mumbai. Can I avail the policy?**

Yes. Treatment anywhere in India is covered under the policy

**16) Individual Policies have 4 years waiting period for pre-existing diseases. Is it same under this policy?**

No. The waiting period has been waived off for this policy.

**17) Can I use this policy along with any other personal policy?**

Yes.

**18) When and where to intimate at the time of hospitalization?**

At the time of hospitalization the person should intimate TPA and Edelweiss Insurance Brokers (As per the contact details mentioned below) within 48 hrs. One can use either the TOLL FREE number or on email or by fax to the numbers mentioned on Cashless cards.

- **MD India Healthcare Services (TPA) Pvt. Ltd.**

Rajneesh Singh – 9325708751. Email Id - rsingh@mdindia.com

Neetu Kumari - 020—25300358. Email Id – nkumari@mdindia.com

- **Edelweiss**

Claims.intimation@edelweissfin.com

**19) How are claims rejected and for what reasons?**

Claims are generally rejected due to following reasons -

- Late submission of the claim (i.e. if claim papers not submitted within 15 days from the date of discharge)
- Conditions of the policy not covering diseases/illness for which the claim is submitted

- Required documents not submitted as per the claim settlement procedure of TPA.
- Any fake documents, misrepresentation and misappropriations in the figures of the bill submitted.
- Treatment taken in not registered hospital/doctor.
- Admission done for investigation purpose only
- Patient having habit of intoxication drugs, liquor, tobacco chewing and/or Gutkha chewing.

**20) In how many days claims get settled?**

It takes around 30 working days to get the claim settled on reimbursement basis. Cashless claims get settled directly with hospital. However every cashless claim will have pre & post hospitalization expenses bills which have to be presented separately to Edelweiss/TPA which will take 30 days time for settlement as per reimbursement claims.

**21) What are the documents which are required for submission of claim?**

1. Original hospital final bill
2. Original numbered receipts for payments made to the hospital
3. Complete breakup of the hospital bill
4. Original Discharge Card/Summary
5. All original investigation reports
6. All original medicine bills with relevant prescriptions
7. Original signed claim form
8. Photo ID card copy of claimant
9. TPA Card copy
10. Intimation mail copy/ Claim Registration no.
11. Paginated copy of Indoor Case papers
12. FIR/MLC copy incase of Road accidents. If MLC is not applicable then written confirmation from Doctor/Hospital that the patient was not under influence of alcohol or drugs.

**NOTE -All the bills/reports/prescription are to be submitted in original**

**22) Would any one assist me in claim process?**

Yes. Edelweiss Insurance Brokers and MD India Healthcare Services (TPA) Pvt. Ltd. would assist you in your claims related issues.

You may write to us at [claims@edelweissfin.com](mailto:claims@edelweissfin.com) or call at our dedicated helpline number.

## Reimbursement Claim Process

