

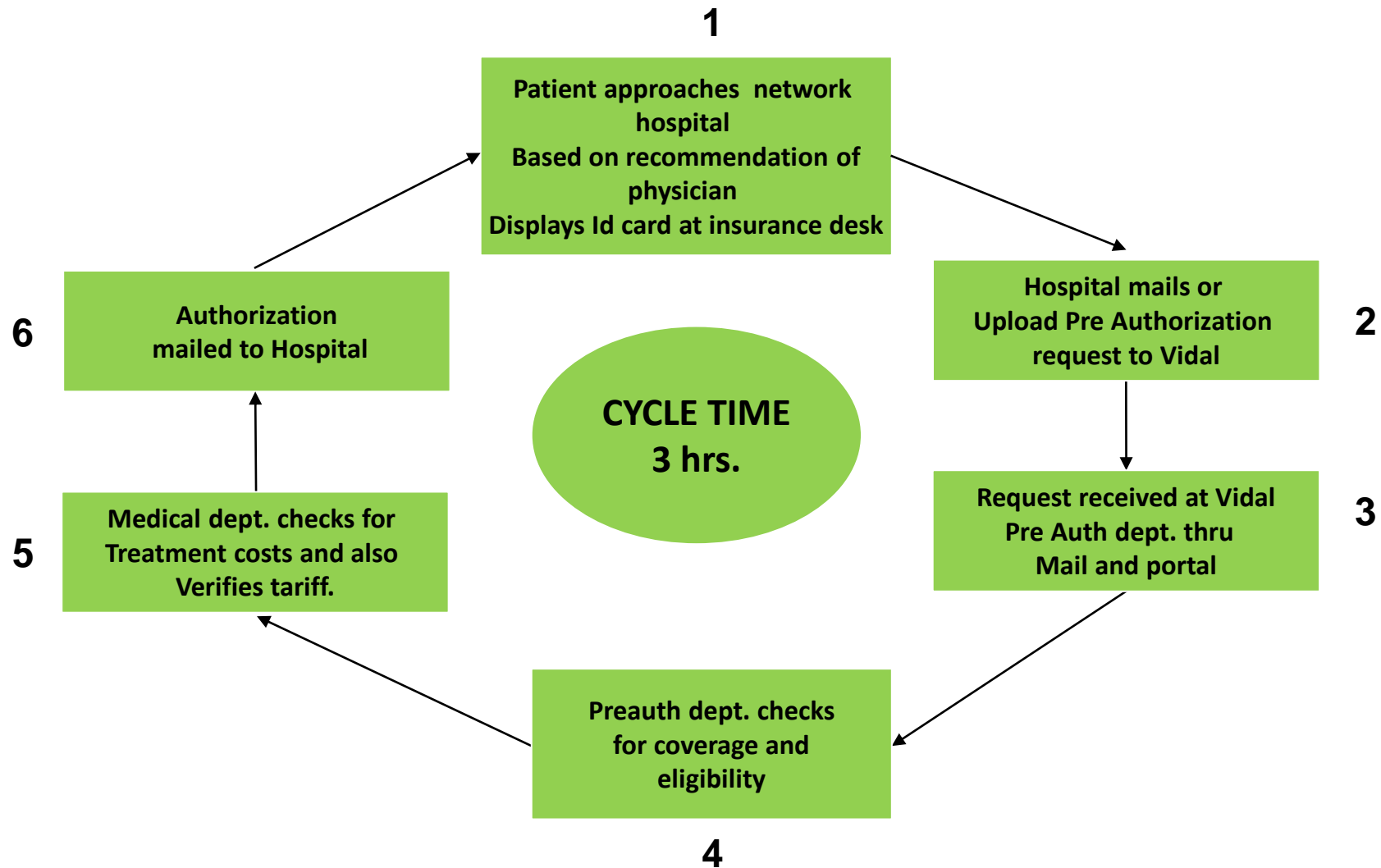


IREL (India) Limited

CASHLESS APPROVAL

**Planned Hospitalization
&
Emergency Hospitalization**

Cashless Access for Hospitalization



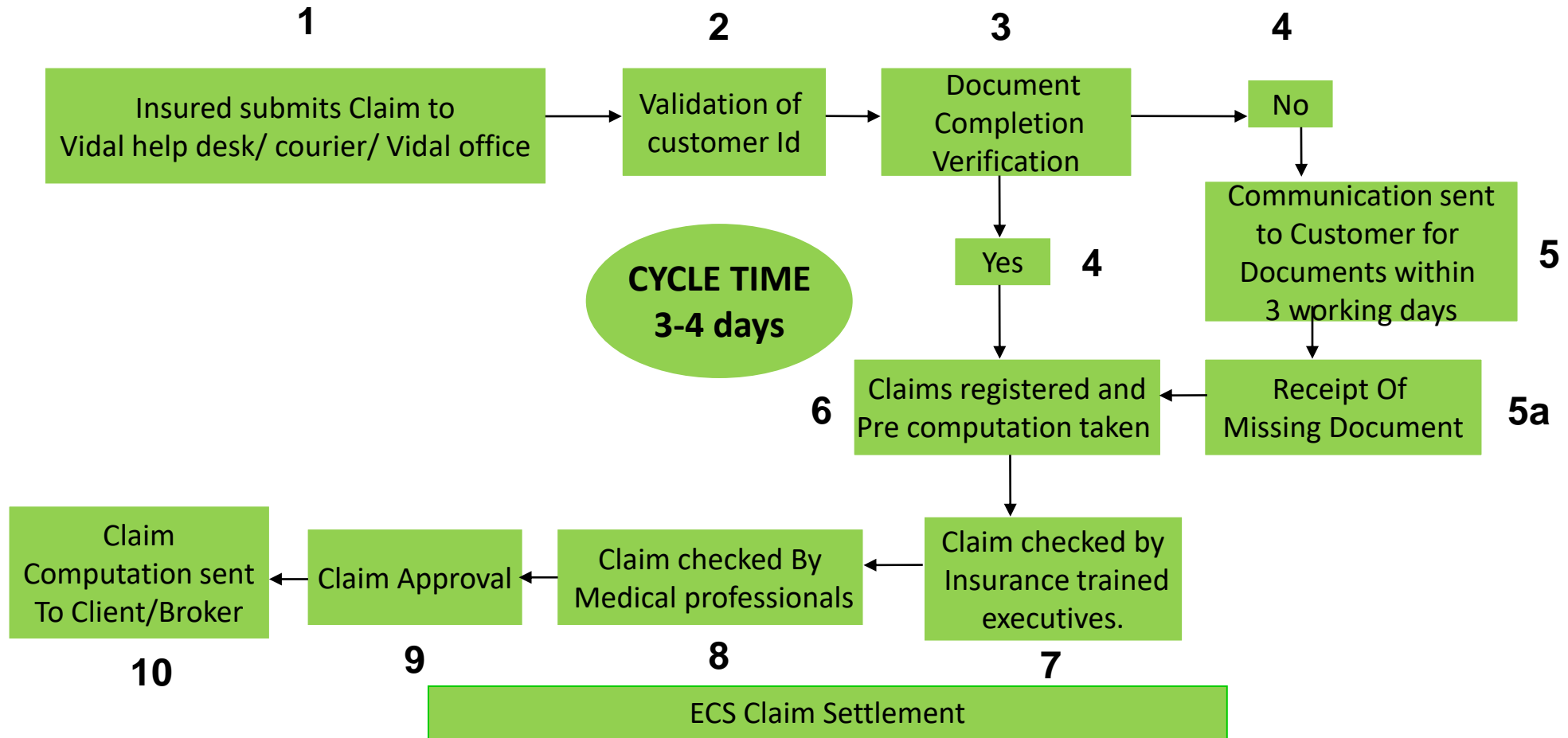
Planned /Emergency Hospitalization

- ❖ On an occasion of emergency hospitalization, visit a Vidal Network hospital and inform hospital insurance department with Vidal ID card to intimate VIDAL.
- ❖ If it is a Pre planned treatment, the cashless request can be sent before a week time.
- ❖ Insurance coordinator in the Network hospital will give assistance & he is the only point of contact in hospital for insurance.
- ❖ Fill the Pre-Authorizations Form, available with the Network Hospitals upon showing VIDAL Health Card. This can also be downloaded from this site
- ❖ If your hospitalization is authorized, then ensure, You pay for non-medical expenses and before getting discharge, the final bill should be sent to VIDAL on time for processing.
- ❖ Sign the relevant documents including a claim form before leaving the hospital/ getting discharged

MEDICAL REIMBURSEMENT

Non - Cashless Hospitalization

Claims Reimbursement



Medical Reimbursement

- ❖ Claim form A&B duly completed by the Insured on the prescribed format
- ❖ TPA ID Card Xerox Copy
- ❖ ID proof – Voter ID, DL, Passport, Adar card Etc..- Copy
- ❖ Address Proof – Copy
- ❖ Cancelled cheque leaf with account holder name printed on it
- ❖ **DISCHARGE SUMMARY :**

Discharge summary (Detailed) in Original With Hospital Seal & Treating consultant's sign (Should be in Hospital Letter head).

- Date of admission & Discharge with time.
- Detailed explanation about the treatment undergone.
- Duration of the ailment.
- Advice On discharge (Which contains Prescription).
- Brief description about the investigation undergone.

Lab Reports & Bills

(DO'S WHILE SUBMITTING AS AN MEDICAL REIMBURSEMENT)

- ❖ **Lab Reports in Original with Doctors prescription.**
- ❖ **Lab bills (If not mentioned in Main Bill).**
 - IN CASE OF FRACTURE :** X-Ray report with Film
 - IN CASE OF ACCIDENT :** FIR Copy/MLC/AR Entry.
 - [MLC: Medical Legal Certificate, AR : Accident Registration Entry]
- ❖ **Consolidated Main bill with detailed breakup.**
- ❖ **Consultant bill/Surgeon bill.**
- ❖ **Pharmacy bills with prescription.**

DON'TS WHILE SUBMITTING AS AN MEDICAL REIMBURSEMENT

- ❖ Submitting the claim documents within 15-30 days from the discharge date. If in case of submitting after 30 days, a letter with valid reason for late submission of claim to be enclosed.
- ❖ Photocopies of the documents are strictly not applicable as per the policy.
- ❖ Duplicate bills / receipts are strictly not admissible as per policy.

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022-4892-6099
FROM THE REGISTERED MOBILE NO
TO SHARE THE CONSENT WITH US

IF NO NUMBER IS REGISTERED
PLEASE CALL BELOW TOLL NUMBER
TO REGISTER
1860-425-0252

Thank you

