

## **CASHLESS EVERYWHERE**

We are glad to inform all our customers that in yet another effort to provide better access under our Health Insurance Policy, we are launching ***Cashless Everywhere***.

Right now, Cashless Facility is being offered only to the Hospitals in our Company's Network.

However, henceforth, we shall extend Cashless Facility to even those Hospitals that are not in the Company's Network.

The provision of Cashless Facility to Hospitals outside the Company's Network is subject to the following conditions:

1. For Planned Admission, the Company should receive the Intimation about the Planned Admission at least 72 hours prior to the proposed date of admission. The insured person/insured person's representative shall notify the TPA (if claim is processed by TPA)/company (if claim is processed by the company) in writing by letter, e-mail, fax providing all relevant information relating to claim including plan of treatment, policy number etc.
2. For Emergency Admission, the Company should receive the Request for Cashless Facility in the Prescribed Form at least within 24 hours after the time of admission. The insured person/insured person's representative shall notify the TPA (if claim is processed by TPA)/company (if claim is processed by the company) in writing by letter, e-mail, fax providing all relevant information relating to claim including plan of treatment, policy number etc.
3. The Hospital where the treatment is to be taken should meet the terms/conditions of the Policy and fulfil the definition of 'Hospital' as laid down in our policy. The final decision to extend cashless to a particular hospital will rest with the insurance company.
4. Cashless Facility would be available only if the treatment is found admissible under the terms/conditions of the Policy.
5. The Request for Cashless Facility should be completed and signed by the Insured Person and the Hospital and submitted with all the requisite documents including a copy of the Insured Person's Identification.
6. The Request for Cashless Facility should be sent to the TPA in writing by letter, e-mail, fax providing all relevant information relating to claim including plan of treatment, policy number etc.
7. Hospitals which are not in the Company's Network should provide a Letter of Consent to extend Cashless Facility.
8. Company reserves the right to reject the request for Cashless Facility. If Cashless facility is denied, the Customer may submit the papers on completion of treatment, and admissibility of the claim would be subject to the terms/conditions of the Policy.