

IMPORTANT-NOTE FOR PAN-INDIA IITK STUDENTS MEDICAL INSURANCE

1. This Medical Health Insurance is valid in India only & we should prefer to avail services from the empaneled hospitals for cashless transactions as per the advice from the insurer.
2. For Mahendru Psychiatric Centre, Kanpur and others non-empaneled hospital admitted cases, It is the responsibility of the Student or parent or relative or Guardian is to **collect all ORIGINAL bills & Reports from the hospital as per checklist (all bills, reports, discharge summary, card, & payments receipts if any etc. in original)** and also get verified these documents from the concern hospital and doctor along with claim form (part A and B which is available on TPA website and DOSA webpage) Reimbursement claim should be submitted with the **intimation copy of TPA / Insurance company within 30 days from date of discharge on Insurance desk in IITK Health Centre. At present, the helpdesk is open twice a week on Tuesday and Friday (from 3.00 PM to 5.00 PM) at the Health Centre, IIT Kanpur.** No reimbursement will be available after 30 days. DOSA office will not be liable for the settlement of the claim.
3. In order to take the benefit of a Cashless claim 24 24-hour hospitalization is necessary for a cashless claim or reimbursement. (For more information, kindly read the list for the daycare procedure very carefully, which is available on the DOSA webpage under the Insurance Tab.)
4. Medicolegal fees must be paid by the respective student, and it is not covered or reimbursed by TPA.
5. TPA may be referred for clarifications regarding hospitalization and reimbursements.
6. The student residing on campus will have to seek proper referral for hospitalization from the IITK Health Centre, and for all planned hospitalization cases, it will be the same as above. 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 to the Hospital.
7. The student, while on vacation/leave, may avail the facility directly from the hospital where they are residing after seeking advice/referral from their treating doctor & intimate the same to Health Centre, IIT Kanpur, attaching the advice/referral of the treating doctor within 3 days of hospitalization but before discharge.
8. The student residing on campus will have to seek proper referral for hospitalization from the 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 to the Hospital, and inform the TPA.
9. **Hospitalizations due to any type of intoxication/drug abuse/self-inflicted injury/Pregnancy and in any surgery under local anesthesia are not covered under this policy, and no claim is admissible in that case.**
10. NPA charges borne by the students as per the previous policy. The same will not be reimbursed, neither by TPA nor by the institute. Day Care Treatments in the exclusion list are attached
11. If the Bed charges exceed the ceiling limit, students will be responsible for paying extra charges associated with the Bed and other proportionate charges, which may be fixed on the basis of the Bed.
12. Students are required to ensure with the Hospital /Doctor whether hospitalization is necessary for a particular treatment or not, or if the same can be managed in OPD. If the same treatment can be managed in OPD / or if it is a conservative management, a cashless facility may be denied in that case. The charges for the same will be borne by the students.
13. Please note that in case of admission to Mahendru Psychiatric Centre or any other non-empaneled/empaneled hospital or reimbursement case, you must inform Medi Assist TPA and the IITK competent authority within 24 hours without any failure. Below are the details, and take the acknowledgment number from Medi Assist. The same condition will be applied on discharge. To-shailendra.s@mediassist.in, anshika.tiwari@mediassist.in, vivek.pandit@mediassist.in CC.-dosa@iitk.ac.in, adha@iitk.ac.in, mtvysas@iitk.ac.in, hmo_med@iitk.ac.in, hcrecep@iitk.ac.in
14. The upper limit is the sum insured (Basic Sum Insured Rs . 1,00,000 + buffer subject to the availability of the maximum tune of Rs. 1,00,000/- (Rupees one Lakh). To avail the facility of the buffer amount procedure may be adopted:
 - a. If the student feels the claim for the particular treatment will exceed the limit of Sum Insured (i.e., Rs. 100000/-), the student may write an email to the President, Student Gymkhana, presidentsg@iitk.ac.in, with cc to dosa@iitk.ac.in, adha@iitk.ac.in, med@iitk.ac.in, hcrecep@iitk.ac.in and

hmo_med@iitk.ac.in

- b. On the receipt of approval from the President, the Student Gymkhana DOSA office will send the approval request to TPA for utilization of the buffer amount.
- c. It is to be noted that the buffer amount will be utilized by TPA only if the bill exceeds Rs. 100000/- at the time of final billing.
- d. In case of emergency, to avail the benefit of buffer amount, kindly write directly to dosa@iitk.ac.in, adha@iitk.ac.in, hcrecep@iitk.ac.in, and hmo_med@iitk.ac.in

15. It is to be noted that at the time of discharge, cashless claim settlement takes time. Students are required to wait till the final approval is received from the TPA. (It usually takes 6 to 8 hours after the final submission of the bill by the hospital to the TPA.) Patient needs to wait till the final approval comes from the Medi Assist TPA; DOSA office may not be able to speed up the claim settlement.

16. In case of discharge/DAMA from the local hospital (Kanpur), the student/parent/guardian should inform the Health centre before the discharge, and they shall only use the institute ambulance services or be advised by the Health centre for travelling back to the institute. (In case of a psychiatric patient, attendant/ parent/patient will inform to the counselling service also.) and follow all the instructions of the health centre.

Below are the contact details.

Health centre Contact No.: 8765436535 (M), 0512-259-7666, 7777, 7888, 7666, 2228, 2222

Counselling service: head_cs@iitk.ac.in counselor@iitk.ac.in, Phone: 0512-259-7784.

Escalation Matrix

Level	Name	Contact No	Email address
1st Level	Mr. Shailendra Srivastava	8382991757	shailendra.s@mediassist.in
2nd Level	Ms. Anshika Tiwari	9451802802	anshika.tiwari@mediassist.in
3rd Level	Mr. Abhinandan Dubey	9936444357	abhinandan.dubey@mediassist.in
4th Level	Mr. Vivek Pandit		vivek.pandit@mediassist.in
	WhatsApp Chat	9029070051	
TPA 9 AM to 6 PM no.	Medi Assist		Medi Assist TPA, 807, 8th Floor, Cyber Height Building, Vibhuti Khand, Near Indira Gandhi, Pratishtan, Gomti Nagar, Lucknow, Uttar Pradesh - 226 010
TPA 24X7	Toll Free no	1800-180-1444 0120 693 7372 080-22069449 1800 419 9493	
The New India Assurance Co.	Mr. Alok Singh		alok.singh@newindia.co.in

Connect with Medi Assist TPA in real-time on WhatsApp for instant query redressal. We just made it easier for you to reach us. Smart WhatsApp Chatbot will help you find the answer to your query in no time. Now, just drop a "Hi" on the below WhatsApp business number +91 70266 69449 or scan the QR code to chat with us on WhatsApp

