

**PAN-INDIA IITK STUDENTS' MEDICAL INSURANCE**  
**CONTACT DETAILS OF Medi Assist TPA & OTHER OFFICIALS**

Escalation Matrix (Grievance Procedure)

Medi Assist TPA Office; Contact Timing from 9 am to 6 pm				
Level	Name	Contact No.	Email Address	Remark
1 <sup>st</sup> Level	Mr. Shailendra Srivastava	8382991757	<a href="mailto:shailendra.s@mediassist.in">shailendra.s@mediassist.in</a> <a href="mailto:shailendra.kumar0089@gmail.com">shailendra.kumar0089@gmail.com</a>	Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday
2 <sup>nd</sup> Level	Ms. Anshika Tiwari	9451802802	<a href="mailto:anshika.tiwari@mediassist.in">anshika.tiwari@mediassist.in</a>	Lucknow TPA Office (Medi Assist)
3 <sup>rd</sup> Level	Mr. Abhinandan Dubey	9936444357	<a href="mailto:abhinandan.dubey@mediassist.in">abhinandan.dubey@mediassist.in</a>	Lucknow TPA Office (Medi Assist)
4 <sup>th</sup> Level	Mr. Vivek Pandit	9029070051 (WhatsApp Chat)	<a href="mailto:vivek.pandit@mediassist.in">vivek.pandit@mediassist.in</a>	Lucknow TPA Office (Medi Assist)
Help Desk	Toll-Free No	1800-180-1444 <a href="tel:01206937372">0120 693 7372</a> <a href="tel:08022069449">080-22069449</a> <a href="tel:18004199493">1800 419 9493</a>		
Insurance	Mr. Alok Singh		<a href="mailto:alok.singh@newindia.co.in">alok.singh@newindia.co.in</a>	The New India Assurance Lucknow

**DOWNLOAD INSURANCE CARD**

For the Health Insurance Card, you can contact the Health Centre reception or download it from the link below.

**URL:** <https://portal.mediassist.in/home.aspx>

**Default Username:** studentrollno@INDIAN12.com <mailto:studentrollno@INDIAN12.com> {Empcode@INDIAN12.com}

**Default Password:** DD-MM-YYYY { Date\_of\_Birth}

**Student Roll No**– Your roll no. For Example –

2423455@INDIAN12.COM

<mailto:2423455@INDIAN12.COM>

If any problem regarding login. Call on 9451802802

For any query related to Health Insurance Card, you may write to [anshika.tiwari@mediassist.in](mailto:anshika.tiwari@mediassist.in), [hcrecep@iitk.ac.in](mailto:hcrecep@iitk.ac.in), [med@iitk.ac.in](mailto:med@iitk.ac.in), [hmo\\_med@iitk.ac.in](mailto:hmo_med@iitk.ac.in), or contact the Health/TPA Representative at Health Centre or at telephone numbers **0512-2596865**.

For queries related to claim settlement, students are required to directly contact Medi Assist TPA.

Corporate Name	Indian Institute Of Technology
Policy No.	42250063250400000014
Policy Coverage Duration	01 Aug 2025 - 31 Jul 2026
Insurer Name	The New India Assurance Co. Ltd

## IMPORTANT CONTENT

Particular	Description
<b>ADMISSION PROCEDURE</b>	<p>-The student residing on campus will have to seek proper referral for hospitalization from 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.</p> <p>-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 &amp; intimate the same to Health Centre, IIT Kanpur, attaching the advice/referral of the treating doctor within 3 days of hospitalization but before discharge.</p> <p><b>For the Network hospital list, kindly visit the Medi Assist web page. (<a href="https://m.mediassist.in/Hospital1.aspx">https://m.mediassist.in/Hospital1.aspx</a>)</b></p>
<b>DISCHARGE PROCEDURE</b>	<p><b>-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.) Patients need to wait till the final approval comes from the Medi Assist TPA; the DOSA office may not be able to speed up the claim settlement.</b></p> <p><b>Hospitalizations due to any type of intoxication/drug abuse and self-inflicted injury are not covered under the policy, and no claim is admissible in that case.</b></p> <p>-Hospitalization should be justified, and hospitalization for the sake of taking the benefit of the cashless facility, even though the same can be managed in OPD, will be denied by TPA, and charges are to be borne by the student.</p> <p><b>-Minimum 24-hour Hospitalization is necessary for cashless or reimbursement. TPA may be referred for clarifications regarding hospitalization and reimbursements.</b></p> <p><b>-The Day Care procedure list is available on the DoSA web page. Before going to a less-than-24-hour hospitalization, kindly read the daycare procedure very carefully.</b></p>
<b>WHATSAPP PROCEDURE</b>	<p>Connect with Medi Assist TPA in real-time on WhatsApp for instant query redressal</p> <p>We just made it easier for you to reach us. Our smart WhatsApp Chatbot will help you find the answer to your query in no time. Now, just drop a "Hi" on the WhatsApp business number below</p> <p><u>+91 70266 69449</u></p> <p>Or scan the QR code to chat with us on WhatsApp</p> 

## **STUDENT'S MEDICAL INSURANCE FAQ**

1. **What is the Pan India Cashless Medical Insurance Scheme (PICMIS) for students?**

**Answer:** In order to avail the medical reimbursements towards the expenses of hospitalization treatment (IPD), the Institute has chosen a "Pan India Cashless Medical Insurance Scheme (PICMIS)" offered by an Insurer. This is the PICMIS of the Institute. This Medical Health Insurance is valid in India only.

2. **Who is covered under PICMIS?**

**Answer:** All the registered regular students are covered under this policy.

3. **What is the coverage value/sum insured under PICMIS?**

**Answer:** The basic sum insured is Rs. 1,00,000/- per student.

4. **Is there any upper limit for the reimbursement?**

**Answer:** The upper limit is the sum insured (Basic Sum Insured Rs. 1,00,000 + buffer, subject to the availability of a maximum of Rs. 1,00,000/- (Rupees one Lakh). To avail the facility of the buffer amount procedure may be adopted:

- 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](mailto:presidentsg@iitk.ac.in), with cc to [dosa@iitk.ac.in](mailto:dosa@iitk.ac.in), [adha@iitk.ac.in](mailto:adha@iitk.ac.in), [med@iitk.ac.in](mailto:med@iitk.ac.in), [hcrecep@iitk.ac.in](mailto:hcrecep@iitk.ac.in) and [hmo\\_med@iitk.ac.in](mailto:hmo_med@iitk.ac.in)
- 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.
- 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.
- In case of emergency, to avail the benefit of buffer amount, kindly write directly to [dosa@iitk.ac.in](mailto:dosa@iitk.ac.in), [adha@iitk.ac.in](mailto:adha@iitk.ac.in), [med@iitk.ac.in](mailto:med@iitk.ac.in), [hcrecep@iitk.ac.in](mailto:hcrecep@iitk.ac.in) and [hmo\\_med@iitk.ac.in](mailto:hmo_med@iitk.ac.in)

5. **On top of treatment cost, what are the other expenses reimbursable under PICMIS?**

**Answer:** The treatment cost, including doctor's fee, required drugs, and investigation expenses, is reimbursable as per the insurer's norms. There are various expenditures that are not covered, the sample list of which is available on the DOSA web page under the Insurance Tab.

6. **Who will process the reimbursement claims?**

**Answer:** The Insurer shall engage an agency called Third Party Administrator (TPA) through which the reimbursement claims will be processed. The Medi Assist TPA is our TPA for the current insurance period.

7. **How does the Insurer/TPA recognize a member of PICMIS?**

**Answer:** The ID-Card may be downloaded from the Medi Assist TPA Mobile App. You can download the app from the Google Play Store and the Apple App Store. After downloading the app, you are requested to make a user registration. While doing user registration, it will ask for your medical ID number, your mobile number, and your e-mail ID to receive the OTP. In case of any difficulty in downloading your member ID, please feel free to contact Health Center reception, DOSA reception, or email [med@iitk.ac.in](mailto:med@iitk.ac.in) and [hmo\\_med@iitk.ac.in](mailto:hmo_med@iitk.ac.in).

8. **Conditions for Cashless Claim in Network Hospital?**

- Students should carry their Member ID card along with their Student ID card and Government ID proof.
- 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.
- **The Day Care procedure list is available on the DoSA web page. Before going to a less-than-24-hour hospitalization, kindly read the daycare procedure very carefully.**
- **In order to take the benefit of a Cashless/reimbursement claim, 24-hour hospitalization is necessary apart from any daycare procedure. TPA may be referred for clarifications regarding hospitalization or reimbursements**
- Students are required to ensure with the Hospital 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, the cashless facility may be denied in that case. The charges for the same will be borne by the students.
  - **If the cashless claim is denied, students are required to pay the expenses in the hospital.** It is to be ensured that while discharge if claim is denied the student should 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 on Medi Assist TPA website <https://mediassist.in/> and DOSA webpage under Insurance tab. Reimbursement is subject to the terms and conditions of the policy. DOSA office will not be liable for the settlement of the claim

**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)**

- **Hospitalizations due to intoxication/drug abuse are not covered under the policy, and no claim is admissible in that case.**
- **Hospitalizations due to any type of self-inflicted injury are not covered under this policy, and no claim is admissible in that case.**
- Local Anesthesia (In any surgery under local anesthesia, the charges/Mediclaim are not payable by the insurance company as per the current IRDA guideline). NPA charges will continue to be borne by the students as previous policy
- Hospitalization should be justified, and hospitalization for the sake of taking the benefit of a cashless facility, even though the same can be managed in OPD, will be denied by TPA, and charges are to be borne by the student.
- Once the sum assured limit is exhausted for a particular year student will not be able to take the benefit for the said year, i.e., 01.08.2024 to 31.07.2025
- For reimbursement claim, 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 on Medi Assist TPA website <https://mediassist.in/> and DOSA webpage under Insurance tab) 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.

**9. What is the claim procedure?**

**Answer:** The hospitalization of members which is duly informed/pre-authorized to/by TPA is eligible for reimbursement. For which, the member shall submit a duly filled claim form (in the prescribed format) to TPA along with the original documents. For more information, kindly contact the Medi Assist web page (<https://mediassist.in/>).

**10. Medicolegal fees?**

**Answer:** Medicolegal fees must be paid by the respective student, and it is not covered or reimbursed by TPA.

**11. Should anyone be informed about any hospitalization?**

**Answer:** Yes, TPA shall be informed regarding any hospitalization for which reimbursements are expected. In case of planned hospitalization, Medi Assist TPA Pvt. Ltd., 807, 8th Floor Cyber Height, Vibhuti Khand, Gomti Nagar, Lucknow – 226 010, for more information, visit the Medi Assist web page (<https://mediassist.in/>).

The student residing on campus will have to seek a referral from the Health Centre, IIT Kanpur, for all planned hospitalization cases. 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. 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 the Health Centre. Also, inform Medi Assist TPA through the contact details as given.

**12. Is there any restriction on the hospitals to get the treatment? What about empaneled hospitals? Answer:** No.

Any Institution in India established for indoor care and treatment of sickness and injuries, and which has been registered either as a hospital or a nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner, will be considered.

**13. What are network hospitals and their advantages?**

**Answer:** The Insurer/TPA has a tie-up with some hospitals across the country called the network hospitals. The members of PICMIS can have cashless treatment in the network hospitals. The Insurer/TPA shall directly pay the entitled medical expenses to the network hospitals. In case of treatment in a hospital which is not empaneled, OR in case of any emergency where networked hospitals are not available, OR for all government hospitals, the claim will be reimbursed as per entitlement on submission of all documents. All reimbursement claims will be routed through the Health Centre, IIT Kanpur, for verification of referral. On receipt of the approved amount against the claim from the insurance company, the said amount will be transferred to the account of the claimant. If the claim is not submitted within 30 days from the date of discharge, the same will not be processed for reimbursement by

the TPA / Insurance Company.

**14. How to contact the TPA?**

**Answer:** TPA can be contacted on the phone numbers given on the Medi Assist website/Toll-Free Number. The TPA shall provide a helpdesk at the Institute on a regular basis. 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.

**15. In case of any difficulty whom to contact in the Institute?**

**Answer:** The 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, the beneficiary has to contact Medi Assist TPA. The details are here as under-

<b>Mr. Shailendra Srivastava</b>  (Available to Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday)	<b>Mobile No.: 8382991757</b>  <a href="mailto:shailendra.kumar0089@gmail.com">shailendra.kumar0089@gmail.com</a> , <a href="mailto:shailendra.s@mediassist.in">shailendra.s@mediassist.in</a>
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**16. Presence of TPA?**

**Answer:** It is the same across the country. The Insurer/TPA has its offices in all major cities to deal with the cases.

**17. What is the role of the beneficiary in case of non-cashless hospitalization?**

**Answer:** For any type of reimbursement claim, 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.

**18. Should all the papers be obtained from the hospital before discharge?**

**Answer:** YES!! For any type of reimbursement claim, 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.

**19. In case the insurance card is not available?**

For the Health Insurance Card, you can contact the Health Centre reception (24\*7) or the DOSA office, or you may download it from the link below.

**URL: <https://portal.mediassist.in/home.aspx>**

**Default Username:** studentrollno@INDIAN12.com <mailto:studentrollno@INDIAN12.com>  
{Empcode@INDIAN12.com}

**Default Password:** DD-MM-YYYY {Date\_of\_Birth}

**Student Roll No-** Your roll no.

For Example –

2423455@INDIAN12.COM <mailto:2423455@INDIAN12.COM>

**If any problem regarding login. Call on 9451802802**

Password: Your Date of birth in DD-MM-YYYY format

**Note:** - The Health Centre has established an Insurance Cell for resolving various hospitalization reimbursement problems of the policy during office hours/working days. In case of hospitalization, the beneficiary has to contact Medi Assist TPA. The details are as follows: Mr. Shailendra Srivastava (Available at the Health Centre: 3:00 PM to 5:00 PM on Tuesday & Friday) Mobile No.: 8382991757, Email: shailendra.kumar0089@gmail.com

**20. Whom should I contact for any other queries related to Medical Insurance?**

**Answer:** You may write to [med@iitk.ac.in](mailto:med@iitk.ac.in), [hmo\\_med@iitk.ac.in](mailto:hmo_med@iitk.ac.in), and [hcrecep@iitk.ac.in](mailto:hcrecep@iitk.ac.in). —

**21. What to do before the discharge/DAMA/referred to the higher centre from the hospital?**

It is the responsibility of the student/parent/guardian that he must inform the Health Centre prior to discharge.

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

Below are the contact details.

**Health centre:** [hc@iitk.ac.in](mailto:hc@iitk.ac.in), [mtvyas@iitk.ac.in](mailto:mtvyas@iitk.ac.in), Phone: 876543653,05122597666, 05122597888, 0512-259-7222.

**Counselling service:** [head\\_cs@iitk.ac.in](mailto:head_cs@iitk.ac.in) [counselor@iitk.ac.in](mailto:counselor@iitk.ac.in) Phone: +91 512 2597784.