



Health Insurance Guide Book

Dear Valued Customer,

Welcome TO THE WORLD OF IFFCO TOKIO GENERAL INSURANCE Co. Ltd.

We would like to take this opportunity to thank you for choosing a Health Insurance cover from IFFCO TOKIO GENERAL INSURANCE Co. Ltd. We assure you quality and hassle free health claims services whenever and wherever you need.

Our policies have been designed to provide you with more than a healing touch in those unfortunate, yet unavoidable circumstances of life. We have made every effort to keep our products and procedures simple, transparent, convenient and customer friendly. Apart from claim settlement we offer the following value added services to meet your requirements.

- Web login to access your information
- Facility to print E-Card from the web site
- Cashless hospitalization at all our network hospitals
- 24x7 Call center support
- Emergency assistance services

This booklet will take you through various aspects of your Health Insurance Claims and the procedures to be followed in order to avail the benefits under the policy. Please read the booklet carefully to understand and maximize the benefits of your policy.

The booklet contains a list of network hospitals which offer cashless treatment for your ready reference in case of hospitalization. The booklet also contains the List of excluded hospitals/medical practitioners outside the scope of this policy. Please remember that the lists are dynamic and subject to change from time to time. You may please contact our nearest branch or visit our website www.iffcotokio.co.in for updated lists.

You are already provided with the following along with policy copy.

- Claim form
- Cashless request form
- KYC (Know Your Customer) Form
- List of non payable Items
- List of day care procedures
- Discharge Summary / Final bill Format

In case you have not received the same or for updated forms/network hospital list, you may please contact our nearest branch or visit our website www.iffcotokio.co.in

For any further assistance, please contact our Toll Free Customer Care at 1800-103-5499.

With IFFCO-TOKIO, your future is in safe hands. So go ahead and live the life you so very well deserve. At IFFCO-TOKIO we have the motto "MUSKURATE RAHO"

Yours truly,

Yogesh Lohiya
Managing Director and CEO

Contact Details:

24 Hour Call Center Toll free Number:	1800 103 5499 (Toll free)
24 hour call center Tel Number:	+91-124-4285499 (Chargeable)
9 AM to 9 PM Cashless Number:	+91-124-4722020 (Chargeable)
Fax Number:	+91-124-4722000 To 06
E-Mail:	healthclaims@iffcotokio.co.in
Website:	www.iffcotokio.co.in

This docket contains:

1. Guide Book.
2. Member ID cards.
3. List of Network Hospitals
4. List of Excluded Hospitals/Medical Practitioners.

We have taken every care to ensure accuracy of information on the Cards. However you are requested to verify the same and in case of any discrepancy please get in touch with us through any of the above contact modes

Please read and understand the following carefully. This helps you to get best possible out of your policy and helps us in serving you better.

General

1. **Excluded Hospitals / Medical Practitioners:** Please note that the policy does not pay for Cost of treatment (both cashless and reimbursement) pertaining to any procedure or treatment undertaken by Insured Person(s) in any of the Hospital(s) or from any of the Medical practitioner(s) specified in the list attached to this Policy. The list of such excluded hospitals / Medical Practitioner(s) is dynamic and hence may change from time to time. Hence we suggest you to please check our website or contact our call centre / nearest office for updated list of such excluded hospitals/Medical Practitioners before admission/consultation.
2. Please keep your ID card and Policy copy handy with you. Quote the numbers in all your correspondence. Produce the same to the hospital authorities at the time of admission. **Please also carry any other valid Photo ID Proof with you and submit a photo copy of the same to the hospital.**

If you are not in receipt of the ID card:

- Please call our call center and quote your policy number .to get your member ID
- Visit our website www.iffcotokio.co.in, click on Health Insurance >>Claims >> Claims Serviced by IFFCO TOKIO directly >> Customer Login.
- Your member ID is your Login Id and password. Go to the face-sheet and click on the icon “print card”. You will be able to print an E-CARD.

Please refer to the annexure attached for further information on access to Your Electronic Gateway.

3. Please inform **IFFCO-TOKIO** well in advance (at least 48 Hours before admission) about the hospitalization (Within 24 hours of admission, in case of Emergency Hospitalization). This ensures that the timely authorization for cashless is provided and the admission would be hassle free.
4. Provide all necessary details to **IFFCO-TOKIO**, which helps us in assessing the ailment and provide authorization quickly without a need to refer it back for clarification. Compulsorily provide your contact details to **IFFCO-TOKIO**.
5. **Please choose your hospital carefully.** Please note that the most popular one may not be the best for all procedures. Please also verify whether the hospital qualifies for admission in terms of the definition provided in the policy. Standard definition of the Hospital is provided here under for your ready reference.
6. **Hospital:** *A hospital means any institution established for in-patient care and day care treatment of illness and / or Injuries and which has been registered as a Hospital with the local Authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act OR comply with all minimum criteria as under:*
 - Has qualified nursing staff under its employment round the clock;
 - Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 In-patient beds in all other places;
 - Has qualified medical practitioner(s) in charge round the clock;
 - Has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

Registration under various other entities like Shop and Establishment Act , Certificate by Chief Medical officer (CMO) of the district hospital etc. will not be valid.

Enactments specified under Schedule of Section 56(1) of the Clinical Establishments (Registration and regulation) Act 2010, referred above

- The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
 - The Bombay Nursing Homes Registration Act, 1949.
 - The Delhi Nursing Homes Registration Act, 1953.
 - The Madhya Pradesh Upcharya Griha Tatha Rajopchar Sanbabdu Sthapamaue (Ragistrikaran Tatha Anugyapan) Adhiniyam, 1973.
 - *The Manipur Homes and Clinics Registration Act, 1992.*
 - *The Nagaland Health Care Establishments Act, 1997.*
 - *The Orissa Clinical Establishments (Control and Regulation) Act, 1990.*
 - *The Punjab State Nursing Home Registration Act, 1991.*
 - *The West Bengal Clinical Establishments Act, 1950.*
7. **Please choose your room carefully within your entitled limit.** Most of the policies contain a Room Rent limit with proportionate deduction clause. In case you avail a room higher than your eligibility, not only the excess room rent, but many other expenses like diagnostic charges, consultant visits, OT charges etc will be proportionately deducted. Please check your policy for the room rent limit, if any.
 8. Try to negotiate the best possible rates with the hospital for your treatment as if you are un-insured. Please note that money saved for treatment will enhance your balance Sum Insured which may be useful in future.

9. Please follow the instructions of the treating doctor meticulously and do not forget to visit the doctor again as advised even though you feel that the illness is fully cured
10. Some common ailments / procedures not covered under the policy
 - a. Correction of vision (Lasik or other similar surgery) / Keratoconus etc and all types Laser treatments / surgeries for EYE which can be performed on OPD basis
 - b. Therapies Like Cytotron Therapy, Rotational Field Quantum Magnetic Resonance (RFQMR), EECF (Enhanced External Counter Pulsation) Therapy, Chelation Therapy and similar, Hyperberic Oxygen Therapy and similar
 - c. External durables like (but not limited to): CPAP, Nebulizing machine, Oxygen cylinder, oxygen concentrator, ventilator
 - d. Intravitreal Injections / Interferon injections / Infliximab and like injections / Intra-articular injections.
 - e. Oral Chemotherapy and Intravenous Chemotherapy where no monitoring under Doctor Supervision is required in Hospital Setting. For example: Intravenous Cyclophosphamide , Intravenous Methotrexamate, etc.

Cashless Claims:

1. It is our endeavor to provide you cashless service all the time. However, please note that it may not be possible for IFFCO-TOKIO to provide authorization for Cashless facility at times due to various reasons like:
 - Where the intimation of claim/hospitalization has not been given in time.
 - Where sufficient medical /past insurance details are not available.
 - Where the reported symptoms /available medical inputs are inadequate /incomplete to determine the liability of insurer.
 - Where the reported ailment /treatment is excluded under the policy.
 - Where the admission is primarily for investigation purpose.
 - Where the admission is less than 24 hours duration except for day care treatment as specifically stated in the policy.
 - In case personal information, policy and the coverage description differ from records registered with us.
 - Where the hospital is removed from the Network
 - Where the hospital does not fit into the definition of hospital (Refer to definition of hospital in policy).
 - Where any information has been concealed or misrepresented on proposal form available on record.

This is only an indicative list of reasons but not exhaustive. Cashless authorization is done purely at the discretion of IFFCO TOKIO.

Please note that denial of cashless facility does not mean denial of treatment or denial of claim. You may go ahead with the treatment, settle the bills with hospital and claim for reimbursement of the expenses along with all necessary documents. IFFCO-TOKIO will consider the claim as per the terms and conditions of the policy and will settle the claim, if the same is admissible. (Please refer to Dos and Don'ts for Reimbursement Claims for more information)

2. Please note that Cashless facility shall be provided only if the hospital is in IFFCO-TOKIO's Network **at the time of admission**. For the updated list please visit our website or call our call center or contact our nearest office.
3. In case your cashless authorization is delayed, please check with TPA desk of hospital whether any queries raised by the Insurance Company are pending for reply.
4. Demand for the copy of final cashless authorization / denial from insurance company before making any payment to hospital and verify the same.
5. Please Inform **IFFCO-TOKIO** about the date and time of discharge as soon as the same is confirmed by the hospital, to facilitate smooth cashless final approval. Please note it may take up to 4 Hrs to accord final cashless settlement.
6. Please demand for and verify the duly completed Bill from the hospital and sign the same, even though the same will be paid by us directly to the Hospital. Any erroneous entry in the bill could eat away your precious sum insured for the rest of the policy period.
7. Please collect copies of the Discharge Summary, Diagnostic Reports, Medical advice, bill and Cash receipts from the hospital without fail for your record.

Reimbursement Claims

1. Please collect and preserve Discharge Summary, Reports, Prescriptions, Bills and receipts in Original. Discharge summary and final bill should be as per the guidelines prescribed by IRDA. You may download the same from our website.
2. Please note that all Bills and cash memos should be supported by the doctor's prescription.
3. All bills towards diagnostics should be supported by reports.
4. Submit all the documents in one go along with a duly filled in claim form and a summary sheet **within 30 days from completion of treatment or 90 days from the date of discharge whichever is earlier**. Following is an indicative list of documents to be submitted:
 - a. Claim Form duly filled in and signed – As per prescribed format (Form B to be filled in and signed by the Hospital authorities under seal)
 - b. Copy of Photo ID / Proof
 - c. Copy of Policy
 - d. Discharge Summary (Photo Copy in case of claim for Pre/Post Hospitalization only)
 - e. Hospital Bill (Original Only)
 - f. Hospital Receipt (Original Only)
 - g. Investigation Reports with supporting prescriptions
 - h. Investigation Bills (Original Only)
 - i. Pharmacy Bills (Original Only) with supporting prescriptions
 - j. Any other Bills with supporting documents (Pl specify) (Original Only)
 - k. Summary of claim made providing details of Bill No, Date, Name of the Biller and Amount
 - l. All previous treatment papers related to Ailment.
 - m. Registration Certificate of the Hospital under Clinical Establishment Act or similar state act for medical establishments. Please note registration under Shops and Establishment Act, Registration with CMO etc. are not sufficient to meet the requirements of policy.
 - n. KYC (know your customer) form, if claim is more than Rs. 1 lac.
 - o. Any other documents (Please specify).

5. If IFFCO-TOKIO seeks any further clarification or documents in support of the claim, Please respond along with all supporting documents within **15 days** from the date of query.
6. Please quote Your ID card number and Policy Number in all correspondence.
7. Please carry a copy of Sample Claim Form (Form A) along with you and get it filled up by the hospital before discharge.

EMERGENCY ASSISTANCE SERVICES (ASSIST AMERICA)

Assist America is an emergency assistance service provider. In India, this service is provided by AAEMSIL – Assist America Medical Services (India) Private Limited. It provides identified emergency medical assistance and personal services to people travelling more than 150 kilometers from their declared place of residence in India. IFFCO TOKIO has tied up with AAEMSIL to provide some of the emergency assistance services to its Individual Medishield, Swasthya Kavach and Comprehensive Accidental Hospitalization Policy holders.

Assist America takes care of following emergency assistance services, wherever the facility is extended under your policy

Medical Consultation, Evaluation and Referral
Emergency Medical Evacuation
Medical Repatriation
Transportation to Join Patient
Care and/or Transportation of Minor Children
Emergency Message Transmission
Return of Mortal Remains
Emergency Cash Coordination (Source of funds is solely the responsibility of insured)

Note: The provision of the Emergency Medical or Personal Assistance Services to You during the Period of Insurance by **Emergency Assistance Service Provider** does not necessarily mean that the hospitalization claim is admissible under the Policy.

EMERGENCY ASSISTANCE SERVICES (Assist America) Telephone No: +91-40-23300654 / 55

For more details, you may visit www.assistamerica.com or call Toll Free 1800 425 2955

YOUR HEALTH IS OUR HAPPINESS – WISHING YOU A LONG AND HEALTHY LIFE

Disclaimer - This communication is only informative. Please refer to policy document for full information and the wording of policy (English Version) will only hold good for all legal matters.

GUIDE TO YOUR ELECTRONIC GATEWAY

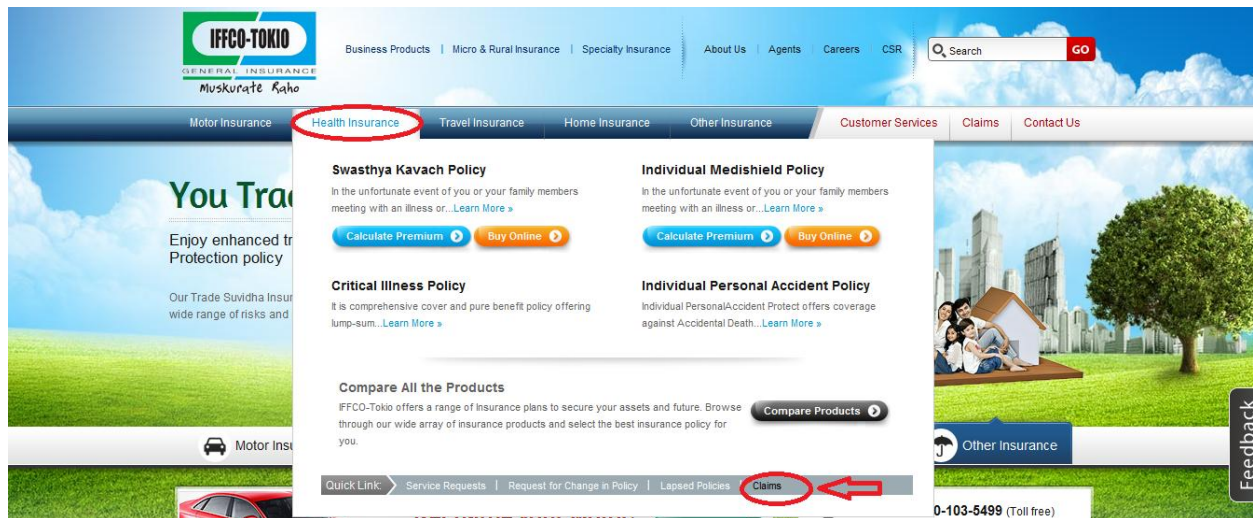
In our endeavour to serve you better, we have created an electronic gateway to all your requirements. This helps you to access most of your information with great ease like the following.

1. Viewing and Printing of E-Card
2. Information on your Policy Terms and conditions
3. Updated Status on Your Claim
4. Guide Book
5. Network Hospital List

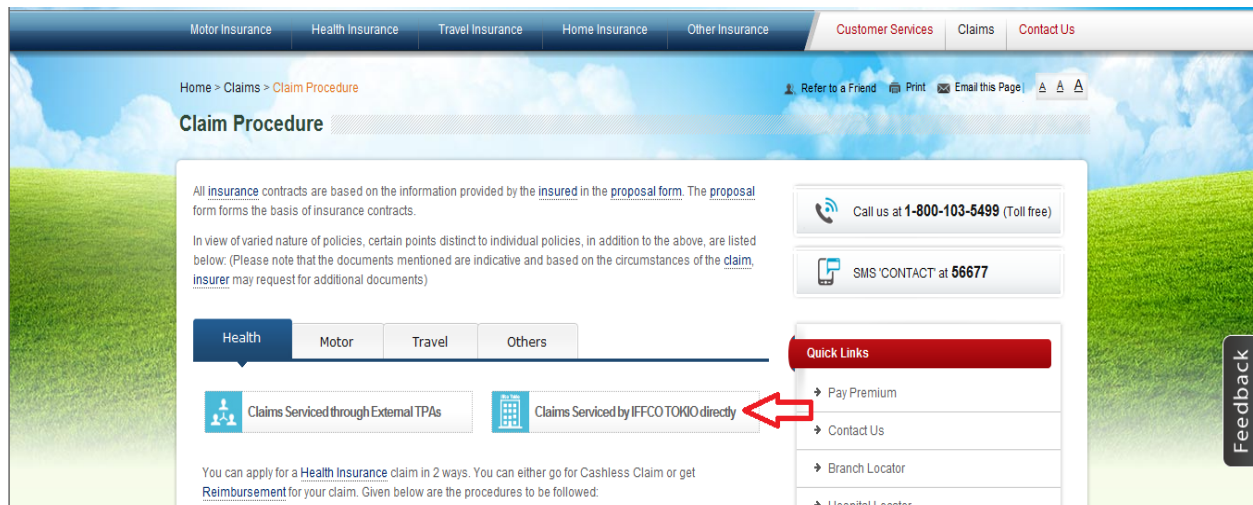
and many more.....

How to access the portal?

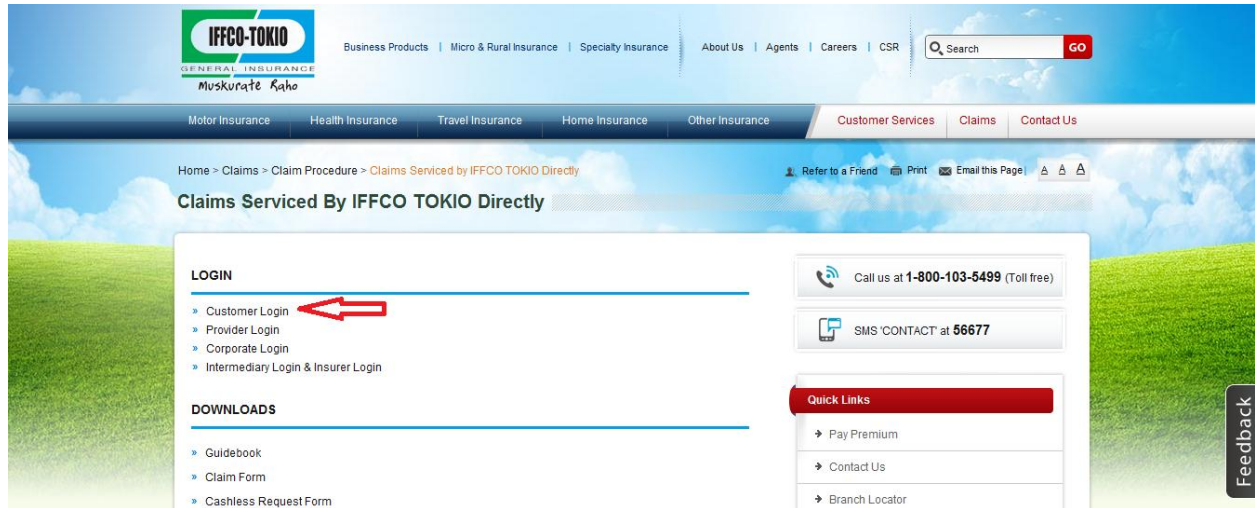
Please log in to our website – www.iffcotokio.co.in -> Health Insurance -> Claims



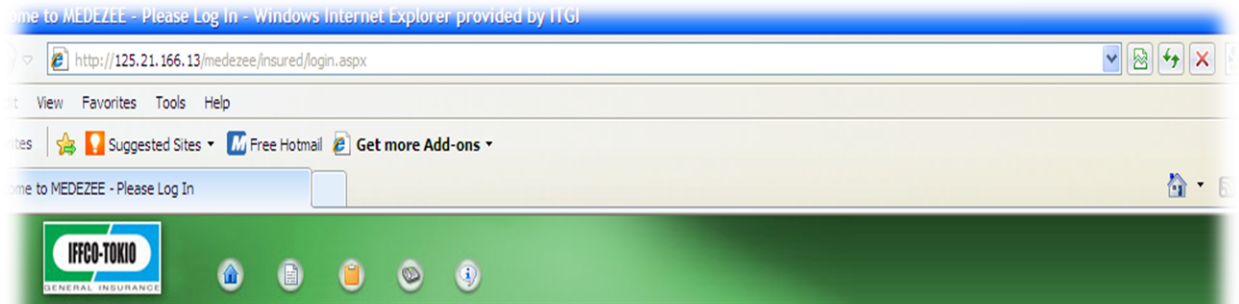
Please Click on “Claims Serviced by IFFCO TOKIO directly”



- a) Please click on the relevant link to download any of the documents listed.
- b) Please click on Customer Login Link to view your personal data or to print E-Card



- a) Your Login Name is your ID card Number as displayed on your ID card. In case you do not have ID card Number, please contact our call centre at 18001035499.
- b) Please enter the same ID as Your Password, if you are logging in for the first time. You will be asked to change the password after the first log in. Please remember your password once it is changed. In case you forget the password please get in touch with our call center.



Insured Log - in

Please enter your Log-in Name and Password to access MEDEZEE

Login Name

Password

[Reset Password](#)

MEDEZEE - Insured's Neighborhood - Windows Internet Explorer provided by ITGI

http://125.21.166.13/medezee/insured/Dashboard.aspx

Dashboard

Welcome, Munish .

My Profile

Name : Munish . **Member ID :** 12-00036379-00
Address : Kovilambakkam, Chennai
 Chennai, 12 - 600080 **Date of Birth :** 06/03/1980
Phone : (011) -22 - 22222 **Email :** abc@xyz.com

Please contact your medical group for questions or to update your information.

My Recent Approvals

You are approved for Conservative management with Max Super Speciality Hospital on 07 Mar 2012.

You are approved for Conservative management with Max Super Speciality Hospital on 07 Mar 2012.

My Claims

We Received your Claim for 10000.00 INR on 07 Mar 2012 for your visit to Max Super Speciality Hospital. Your Claim Reference # is 2012372262.C20

My Links

[My FaceSheet](#)

My Visits

You have visited Max Super Speciality Hospital on 07 Mar 2012. Total billed amount is 27750.00 INR.

You have visited Max Super Speciality Hospital on 07 Mar 2012. Total billed amount is 10000.00 INR.

My Family

Name : Neelu . **Age :** 32 **Gender :** F **Relationship :** Spouse [View More](#)

Name : Nisha M **Age :** 10 **Gender :** F **Relationship :** Child [View More](#)

Done

Internet | Protected Mode: On

13:59 22-03-2012

Demographic Details

Cashless Approvals

Claims' Update

Click here for members' detail & E-card

MIS TEAM readiness for In house Processing Unit.pptx [Read-Only] - Microsoft PowerPoint

Home Insert Design Animations Slide Show Review View Format

Clipboard Slides Paragraph Drawing Editing

MEDEZEE - Insured's Neighborhood

Dashboard

FaceSheet for Munish .

Print

Member Information

Munish .
ID No : 12-00036379-00
Age : 32 Yr
Policy No : 52204256
Valid From : 01/03/12 To 28/02/13
Proposer : Munish .
Relation : SELF

IFCO-TOKIO
 General Insurance
 Markkuttal, Kodaikanal

Print Card

E-Card

Eligibility Details:

Member : wasEligibleinIMion18/04/2012

General Information
Member : Munish .
TPA ID : 12-00036379-00
Address : Kovilambakkam, Chennai **Email :** ajith_vedhanayagam@uiasiapac.com
Location : kerala--600080 **DOB :** 06/03/1980
Mobile : **Occupation :**

Member's Recent Policy
Delhi Retail FAI SBU (IFCO-Tokio General Insurance)
 Individual (16/IM/12/52204256) - 12-00036379-00(5000000.00)

Policy Information
 Insurer: Delhi Retail FAI SBU
 Policy No : 16/IM/12/52204256
 Policy Period : 01/03/2012 - 28/02/2013
 Member Effective Period : 01/03/2012 - 28/02/2013
 Plan Name: HR_500000

Corporate Details
 Corporate Name : N/A
 Designation:
 Date Of Join : 01/01/1900
 Emp No:

Coverage Information
 Sum Insured: 500000.00
 Recieve Premium: 0.00
 Cumulative Bonus:

Supporting Details

Notes:
 You do not have sufficient permission to view this information

Member's Policy Information