

**Tata Institute of Social Sciences
Office of Students' Affairs (OSA), Mumbai**

BASIC DETAILS FOR CLAIMING MEDICAL INSURANCE, 2024

COMPANY NAME: IFFCO TOKIO GENERAL INSURANCE COMPANY LTD

TPA: MDIndia Health Insurance TPA Pvt. Ltd.

POLICY NO : H-1416462

POLICY PERIOD: 12/07/2024 to 11/07/2025

COVERAGE PROVIDED:

- 1) All students are entitled to claim Rs.5000/- under OPD treatment for a policy period.
- 2) Cashless Mediclaim (requires more than 24 hours of hospitalization) - The coverage is for Rs.1 lac. Student can go for cashless, in case the hospital is on empaneled list of Health Insurance Company or go for reimbursement in case non-empaneled hospital. In all cases immediate intimation shall be given to our Call Center within 24 hours of Hospitalization or write to mumbaicorp5@mdindia.com with cc to osa@tiss.edu
- 3) Personal Accident Cover- Rs.1 lac

Other features:

Pre - existing diseases / Illness Covered from day 1

Hospitalization: Room Rent Rs.2000/- per day and Rs.4000/- for ICU

Cataract covered Rs.25000/- per eye.

Campus	TISS Officials (Campus Wise)	TPA Contact Details	Insurer Contact Details
Mumbai	Admin. Assistant, Office of Students' Affairs – 022 25525916 Email : osa@tiss.edu	1 st Level - Contact Centre : Ms. Aditi Dalvi, Sr. Executive Mob:7506140807 Email: mumbaicorp5@mdindia.com	Mahesh D. Khandare Sr. Executive Iffco Tokio General Insurance Chembur email: Mahesh.Khandare@Iffcotokio.co.in Mob: 8448446733
	Mr. Santosh Palve , Office of Students' Affairs – 022 25525916 / 9224312354 / Email : santoshp@tiss.edu	2 nd Level - Ms. Harshada Sawant, Asst. Manager Mob: 9307304011 email:hsawant@mdindia.com	Mr Jaydeep Dhamal Iffco Tokio General Insurance Chembur email: Jaydeep.Dhamal@Iffcotokio.co.in n Mob: 9833755668
Tuljapur	Ms. Milin Deshmukh – 9822279885 Email : milind.deshmukh@tiss.edu	3 rd Level - Mr. Kartik Joshi Mob:7420074497 Email: kjoshi@mdindia.com	
Hyderabad	Mr. Abinav Pandey – 09838254380 Email : abhinav.pandey@tiss.edu	Escalation Matrix: Mr. Kiran Kamble Mob: Sr. Manager Mob: 8799952034 email: kkamble@mdindia.com	
Guwahati	Ms. Chayanika Das – 9957187259 Email : chayanika.das@tiss.edu	TPA Address: MDIndia Health Insurance TPA Pvt. Ltd. Mezzanine Floor, Ballard House, Adi Marzban Path, Ballard Estate, Bearing CTS number 1185, Fort, Mumbai – 400 001	

IMP: Off-campus students are requested to submit their claim form to Campus wise dealing officer mentioned above to process their claim.

Sr. No	Particulars	Cashless Hospitalization	Hospitalization Reimbursement	OPD Claim
1	Hospitalization	<p>a) Hospitalization period should be more than 24 hours b) Cashless facility is available only in the network hospitals.</p> <p>NOTE: In case of hospitalization, students accompanied/relative are required to inform within 24 hours about the hospitalization of patient through email to mumbaicorp5@mdindia.com and cc to osa@tiss.edu.</p> <p>The accompanied/relative person are required to contact the TPA section in the hospital to avail cashless facility.</p>	<p>a) Hospitalization period should be more than 24 hours b) If admitted to non-network hospital, students can claim reimbursement of hospital expenses upto Rs. 1Lac</p> <p>NOTE: In case of hospitalization, students accompanied/relative are required to inform within 24 hours about the hospitalization of patient through email at mumbaicorp5@mdindia.com and cc to osa@tiss.edu to get the reimbursement</p>	<p>OPD reimbursement can be claimed upto Rs.5000/- within policy period. (Dental Treatment is not covered)</p> <p>Please submit the filled in hard copy of form 'A' along with all relevant documents to respective campuses.</p> <p>Documents to be submitted in original along with claim form:</p> <ol style="list-style-type: none"> 1) Claim Form A 2) Prescription with reasons (line of treatment) 3) All receipts 4) Medical reports 5) Cancelled Cheque

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2	Intimation	<p>Planned Hospitalization (Cashless): Submit Pre-authorization form 48 hours prior to Hospitalization available in network hospital.</p> <p>Online claim Intimation: https://mdindiaonline.com/ClaimIntimationForm.aspx</p> <p>Emergency Hospitalization (Cashless): Intimation should be given within 24 hours of Date of Admission.</p>	<p>Format for intimation is given below.</p> <p>Hospitalization Reimbursement: In case student opts for Non- network hospital, even then intimation should be given within 24 hours of Date of Admission.</p> <p>Online claim Intimation: https://mdindiaonline.com/ClaimIntimationForm.aspx</p> <table border="1" data-bbox="591 791 1572 1305"> <tr> <td data-bbox="591 791 1070 887">Name of the insured</td> <td data-bbox="1070 791 1572 887">TATA INSTITUTE OF SOCIAL SCIENCE</td> </tr> <tr> <td data-bbox="591 887 1070 943">Policy no</td> <td data-bbox="1070 887 1572 943">H-1416462</td> </tr> <tr> <td data-bbox="591 943 1070 999">Period</td> <td data-bbox="1070 943 1572 999">12/07/2024 to 11/07/2025</td> </tr> <tr> <td data-bbox="591 999 1070 1090">Insurance co. name</td> <td data-bbox="1070 999 1572 1090">IFFCO-TOKIO GENERAL INSURANCE COMPANY LTD</td> </tr> <tr> <td data-bbox="591 1090 1070 1145">Student Name & Enroll No.</td> <td data-bbox="1070 1090 1572 1145"></td> </tr> <tr> <td data-bbox="591 1145 1070 1201">Reason for Hospitalization</td> <td data-bbox="1070 1145 1572 1201"></td> </tr> <tr> <td data-bbox="591 1201 1070 1257">Date of admission</td> <td data-bbox="1070 1201 1572 1257"></td> </tr> <tr> <td data-bbox="591 1257 1070 1305">Hospital Name & Address</td> <td data-bbox="1070 1257 1572 1305"></td> </tr> </table>	Name of the insured	TATA INSTITUTE OF SOCIAL SCIENCE	Policy no	H-1416462	Period	12/07/2024 to 11/07/2025	Insurance co. name	IFFCO-TOKIO GENERAL INSURANCE COMPANY LTD	Student Name & Enroll No.		Reason for Hospitalization		Date of admission		Hospital Name & Address		<p>Students are requested to scan all the documents and email to : osa@tiss.edu for Mumbai Campus and off campus students to respective dealing officer's email id.</p>
Name of the insured	TATA INSTITUTE OF SOCIAL SCIENCE																			
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3	Documents to be carried in case of hospitalization	a) Insurance Card b) Identity Card c) Referral Letter from Doctor/ in-house Doctor (for Mumbai campus only). In case of emergency or the student is away from campus, referral letter is not required.		
4	Time Limit for submission of reimbursement claims	Reimbursement claim should be submitted within 20 days from the date of Discharge to the Office of Students' Affairs. (In case of Tuljapur / Guwahati /Hyderabad campus submit the claim form to the concerned officer designated for the Insurance.		OPD claims should be submitted within 25 days from the date of treatment to OSA, of respective campuses . It can be submitted partly in case of prolonged treatment.
5	Documents to be submitted for the reimbursement claim	Follow below process to avail cashless benefit. <ul style="list-style-type: none"> • Go to Hospital TPA Desk • Share E-card of the patient. • Ask TPA counter that you want to avail cashless benefit. • Fill up the pre-authorization form & submit to TPA along with all previous consultation papers/lab reports/ prescription which is mandatory for processing. • TPA will share pre-auth letter once the claim get approved. (i.e 	The list of documents required for submission for reimbursement are as follows <ol style="list-style-type: none"> 1. Duly filled Claim form A and B (signed by the Insured and the treating doctor)- click on the link for Part A & B https://www.tiss.edu/uploads/files/Claim_Form_Part_A_B_For_Hospitalization_BIAAUEs.pdf 2. Discharge summary (with details of complaints & the treatment availed 3. Final Hospital Bill (detail breakup) along with interim bills 4. Payment Receipts 5. Doctor's consultation papers 6. All investigation reports (e.g. Blood report, X-ray, Sonography, MRI, etc.) 	Required Documents <ol style="list-style-type: none"> 1) dully filled Claim form Part A. Click on the link https://www.tiss.edu/uploads/files/Claim_Form_Part_A_For_OPD_bYqofo9.pdf 2) Doctor's consultation and Prescription paper 3) All investigation reports (e.g. Blood report, X-ray, Sonography, MRI, etc.) in original 4) All pharmacy bills supporting with doctor prescriptions

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		<p>Pre approval letter).</p> <ul style="list-style-type: none"> • On the Discharge date hospital will share all discharge documents (Such as final hospital bill, discharge cards, Investigation reports etc.) to TPA. • TPA will share final approval letter or denial letter (If denied) to hospital. (In case of denial of the claim all claim amount shall be borne by the patient itself). • Patient need to pay non-admissible expenses to hospital. (Only in case of claim get approved & if certain amount deducted by TPA as non-admissible expenses). 	<p>7. All pharmacy bills supporting with doctor prescriptions 8. Implant sticker / invoice, if used (e.g. lens details in cataract case, stent details in angioplasty) 9. Medico Legal Certificate (MLC) and / or FIR for all accident cases 10. For miscellaneous charges - detail bills with supporting prescription of the Treating doctor 11. Copy of Health card 12. Indoor case papers (where applicable) 13. Revenue stamp required for every cash receipt above 5,000/- 14. Any other related documents 15. Aadhar Card/ Voter ID/ Pan Card 16. Cancelled Cheque Leaf with payee name printed 17. Enclosed Claim form for Reimbursement claims. 18. Get the full details/reasons for prescribing line of treatment or Test.</p>	<p>5) Cancelled chq Leaf with payee name printed 6) Get the full details/reasons for prescribing line of treatment or Test.</p>
6	Submission of Deficiency Documents		Deficient documents should be submitted within 15 days of receipt of the deficiency intimation. If not submitted within 15 days, the claim will be closed.	Deficient documents should be submitted within 15 days of receipt of the deficiency intimation. If not submitted within 15 days, the claim will be closed.
7	Pre & Post	Pre & Post Hospitalization: Expenses incurred in relation to the illness of hospi-		

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	Hospitalization	<p>talization, generally 30 days prior to the date of hospitalization as well as 60 days post (after) hospitalization can be claimed.</p> <p>Timeline for reimbursement claim for Pre-hospitalization: Pre-hospitalization & hospitalization claim papers have to be submitted together within 15 days of discharge.</p> <p>Timeline for reimbursement claim for Post-hospitalization: Claim form should be submitted within 7 days from the date of completion of treatment or within 60 days from the date of discharge, whichever is earlier.</p> <p>Documents :</p> <ul style="list-style-type: none"> • Copy of Discharge Card • Copy of Detailed Discharge Summary (should specify summary of diagnosis, period of admission and line of treatment) • Original Prescriptions • Original Investigation Report & bills • Original Medicine Bills 		
8	Network Hospital Link	https://mdindiaonline.com/ProviderList.aspx		

Note: 1) Please retain a set of photocopy of documents submitted for insurance claim for future reference.
2) Institute shall not be responsible for return of deposit money collected by hospital.