

Important -Note for Medical Health Insurance

1. This Insurance is for medical health only.
2. Covers the expenses towards hospitalization for 24 hrs or certain day care procedures. TPA may be referred for clarifications regarding hospitalization and reimbursements.
3. Please note that we should prefer to avail services from the empanelled hospitals for cashless transactions, as per the advice from the insurer.
4. Students should carry their Member ID card along with their Student ID card and Government ID proof.
5. The student residing in campus will have to seek proper referral for hospitalization from 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 in Hospital.
6. Hospitalizations due to any type of intoxication/drug abuse and self-inflicted injury are not covered under this policy and no claim is admissible in that case.
7. NPA charges born by the students. The same will not be reimbursed-neither by TPA nor by the institute.
8. If the Bed charges exceed the ceiling limit students will be responsible to pay extra charges associated with the Bed and other proportionate charges which may be fixed on the basis of the Bed.
9. In order to take the benefit of Cashless claim 24 hours hospitalization is necessary apart from any day care procedure.
10. Students are required to ensure with the Hospital that whether hospitalization is necessary for particular treatment or not or the same can be managed in OPD. If the same treatment can be managed in OPD / or it is conservative management cashless facility may be denied in that case. The charges for the same will be borne by the students.
11. For Mahendru Psychiatric Centre, Kanpur (non-empanelled hospital) admitted cases, Payment of Hospital bill will be paid by *Student or* parent or relative or *Guardian*. it is the responsibility of the *Student or* parent or relative or *Guardian* is to collect all original bills & Reports from the hospital (all bills, reports, discharge summary, card, & payments receipts if any etc.) and also get these verified from the concern hospital and doctor along with claim form as per checklist (part A and B which and checklist are available on Raksha webpage and DOSA webpage) Reimbursement claim should be summited within 30 days from date of discharge with the **intimation copy of TPA / Insurance company** on Insurance desk in IITK Health Centre. No reimbursement will be available after 30 days. Reimbursement is subject to terms and conditions of the policy.
12. Please note that during the admission of non-empanelled hospital you must be inform to Raksha TPA and competent authority within 24 hours without any failure. Below are the details and take acknowledgment number from Raksha TPA.

To- ccrm@rakshatpa.com, vivek@rakshatpa.com, lucknowraksha@rakshatpa.com,
amit.pandey@rakshatpa.com, jyotiawasthi@rakshatpa.com
CC. – dosa@iitk.ac.in mtvysas@iitk.ac.in oic1_dosa@iitk.ac.in hmo_med@iitk.ac.in
hcrecep@iitk.ac.in
Toll Free No. 0129-3501420, 1800-180-1444
13. Please note that after discharge of non-empanelled hospital responsibility of the patient/attendant is to **collect all original** bills & Reports from the hospital **as per document check list** (all bills, reports, discharge summary, card, & payments receipts if any etc.) and also get these verified from the concern hospital and doctor along with the **intimation copy of TPA / Insurance company**. Claim form (part A and B which is available on RAKSHA TPA webpage www.rakshatpa.com. & DOSA web page. [Annexure01\(Part A\).pdf \(rakshatpa.com\)](#) Reimbursement claim should be summited within 30 days from date of discharge. This bill can be summited at health centre on every Tuesdays and Fridays between 3.00 P.M. to 5 P.M. on all working days. No reimbursement will be available after 30 days. Reimbursement is subject to terms and conditions of the policy.

14. It is to be noted that at the time discharge cashless claim settlement takes time. patient/attendant are required wait till the final approval is received from the TPA. **(It usually takes 6 to 8 hours after final submission of bill by hospital to TPA)**. Patient need to wait till the final approval comes from the Raksha TPA, you can contact to Raksha TPA directly, DOSA office may not be able to speed up the claim settlement.
15. Pregnancy is not cover under this Medical Insurance.
16. NPA charges will continue to be born by the students as previous policy
17. Local Anaesthesia (In any surgery under local anaesthesia the charges/Medicaid is not payable by the insurance company as per current IRDA guideline)
18. A list of non-reimbursable items is attached as **Annexure C**. The same will not be reimbursed-neither by TPA nor by the institute. Treatments in the exclusion list are attached as **Annexure D**.

Note: 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 beneficiary has to contact to RAKSHA TPA. The details are here as under-

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| Mr Shailendra Srivastava | Mobile No.: 8382991757 |
| (Available to Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday) | shailendra.kumar0089@gmail.com |

CONTACT DETAILS OF RAKSHA TPA

Escalation Matrix:

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|--|-------------------|
| 1st Level: Mr Shailendra Srivastava Mobile No.: 8382991757 Email: shailendra.kumar@rakshatpa.com | |
| (Available to Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday for any health related and reimbursement) | |
| 2nd Level: Ms. Anshika Tiwari -9451802802 Email: anshika.tiwari@rakshatpa.com | |
| 3rd Level: Mr. Amit Pandey amit.pandey@rakshatpa.com | |
| In case of non-response of above levels please write to Mr Vivek Pandit: vivek@rakshatpa.com | |
| WhatsApp Chat: | 9029070051 |
| Raksha TPA Office Contact No. 9am to 6 pm (04068178569, 04071326135) and Toll Free no. 24X7 (1800-180-1444) | |
| <u>DOWNLOAD INSURANCE CARD FROM :</u> | |
| RAKSHA TPA Mobile App OR https://www.rakshatpa.com/WebPortal/Anonymous/ECard | |