



Group Medical Claim Policy for Employers and Pensioners
Insurer : New India Insurance Co Ltd



Coverage Details

Insurer:

New India Assurance Co Ltd.,

TPA: East West Assist Insurance TPA Pvt. Ltd (EWA)

Policy Start Date: 1st Aug 2022

Policy End Date: 31st July 2023

Coverage Type: Family Floater

Sum Insured (INR): 500,000

Top Up Sum Insured (INR): 100,000, 200,000, 300,000, 400,000, 500,000, 600,000, 700,000, 800,000, 900,000, 10,00,000, 15,00,000 and 20,00,000

Benefits / Extensions

Standard Hospitalization	Covered
Room Rent Capping	2% of Sum Insured including Top Up for Normal & ICU as per actuals
Pre existing diseases	Covered
Day care Procedures	Covered
Waiver on 1st , 2nd & 4th year exclusion	Covered
Waiver on 1st 30 days exclusion	Covered
Pre-Post Hospitalization Expenses	30 Days / 60 Days
Baby cover from day 1	Yes
Maternity	Covered Up to INR 125,000
All Internal & External congenital	Covered
Cataract	Covered Up to INR 50000 per Eye
Ambulance services	1% of SI or actual whichever is Less
Lasik Surgery	Covered +/- 5
Psychiatric Treatment	Psychiatric treatment up to INR 1,00,000/-
Co-payment	Not applicable
Dental Treatment	In case of an accident only

Benefit Details	
Benefit Amount	The policy is extended to cover maternity benefit up to a limit of INR 1,25,000/- for normal delivery and INR 1,25,000 for C-section for two living children.
Well Baby Expenses	Covered
9 Months waiting period	Waived off
Ayurveda Treatment	Covered Up to Sum Insured
Covid Treatment	All Covid related treatment including Home Isolation shall be covered without any limits.
Infertility Treatment	Covered Up to the Maternity Limit.
Maternity Complication	Covered Up to Sum Insured
Vaccination Cover	Co-morbid conditions like COPD , and Anti- Rabies Vaccinations With Immunoglobulin's

Benefits / Extensions	
Chemotherapy / Oral Chemotherapy	Covered
Hospitalization for diagnostic tests	If the Hospitalisation is in an emergency under the advice of the Doctor and during the diagnostics, they found normal and discharged the patient- Same is covered
Cyber knife treatment	Covered
Bronchoscopy	Covered
Additional Coverage	<p>Holep Including Equipment and machine charges</p> <p>Cystoscopy</p> <p>Biological treatment/medicines for rheumatoid arthritis</p> <p>TAVI</p> <p>New Approved and recognised therapies by DGCA</p> <p>Liver and Renal Transplantations</p>
Ailment Capping	Not Applicable
Domiciliary Treatment	Not Covered

Standard Coverage

INPATIENT HOSPITALIZATION

- ❖ Room and boarding
- ❖ Doctors fees
- ❖ Intensive Care Unit
- ❖ Nursing expenses
- ❖ Surgical fees, operating theatre, anesthesia, oxygen and their administration
- ❖ Drugs and medicines consumed on the premises
- ❖ Hospital miscellaneous services (such as laboratory, x-ray, diagnostic tests)
- ❖ Dressing, ordinary splints and plaster casts
- ❖ Costs of prosthetic devices if implanted during a surgical procedure
- ❖ Radiotherapy and Chemotherapy

Please Note:

- ❖ The expenses are payable provided they are incurred in India and within the policy period.

General Exclusions

As Per Policy Terms & Guidelines

- Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations
- Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.
- Venereal diseases
- Injury or disease caused directly or indirectly by nuclear weapons
- Naturopathy and homeopathy
- Cafeteria charges, telephone charges, etc
- Cost of spectacles, contact lenses, hearing aids and any medical equipment/devices
- Any cosmetic or plastic surgery except for correction of injury
- Vitamins and tonics unless used for treatment of injury or disease

Planned Hospitalization- Cashless Process

Step 1 Pre-Authorization

All non-emergency hospitalisation instances must be pre-authorized with the TPA, as per the procedure detailed below. This is done to ensure that the best healthcare possible, is obtained, and the patient/employee is not inconvenienced when taking admission into a Network Hospital.

Member intimates TPA of the planned hospitalization in a specified pre-authorization format at-least 48 hours in advance

Claim
Registered
on same day

Yes

TPA authorizes cashless as per SLA for planned hospitalization to the hospital

No

Follow Non cashless process

Pre-Authorization
Completed

Step 2 Admission, Treatment & discharge

After your hospitalisation has been pre-authorized, you need to secure admission to a hospital. A letter of credit will be issued by TPA to the hospital. Kindly present your ID card at the Hospital admission desk.

Member produces ID card at the network hospital and gets admitted

Member gets treated and discharged after paying all non entitled benefits.

Hospital sends complete set of claims documents for processing to TPA

Turn Around Time for Approval:
95% within 90 Minutes – Initial Approval
95% within 60 Minutes – Discharge Approval

Claims Processing & Settlement by TPA & Insurer

Emergency Hospitalization - Cashless Process

Step 1: Get Admitted

Incases of emergency, the member should get admitted in the nearest network hospital by showing their ID card.

Step 2: Pre-Authorization by hospital

Relatives of admitted member should coordinate with the hospital Insurance desk & Seek pre authorization. The preauthorization letter would be directly given to the hospital. In case of denial member would be informed directly

Step 3: Treatment & Discharge

After your hospitalisation has been pre-authorized. A letter of credit will be issued by TPA to the hospital.

Member gets admitted in the hospital in case of emergency by showing his ID Card

Member/Hospital applies for pre-authorization to the TPA within 24 hrs of admission

TPA verifies applicability of the claim to be registered and issue pre-authorization

Pre-authorization given by the TPA

No

Reimbursement process

Yes

Member gets treated and discharged after paying all non medical expenses

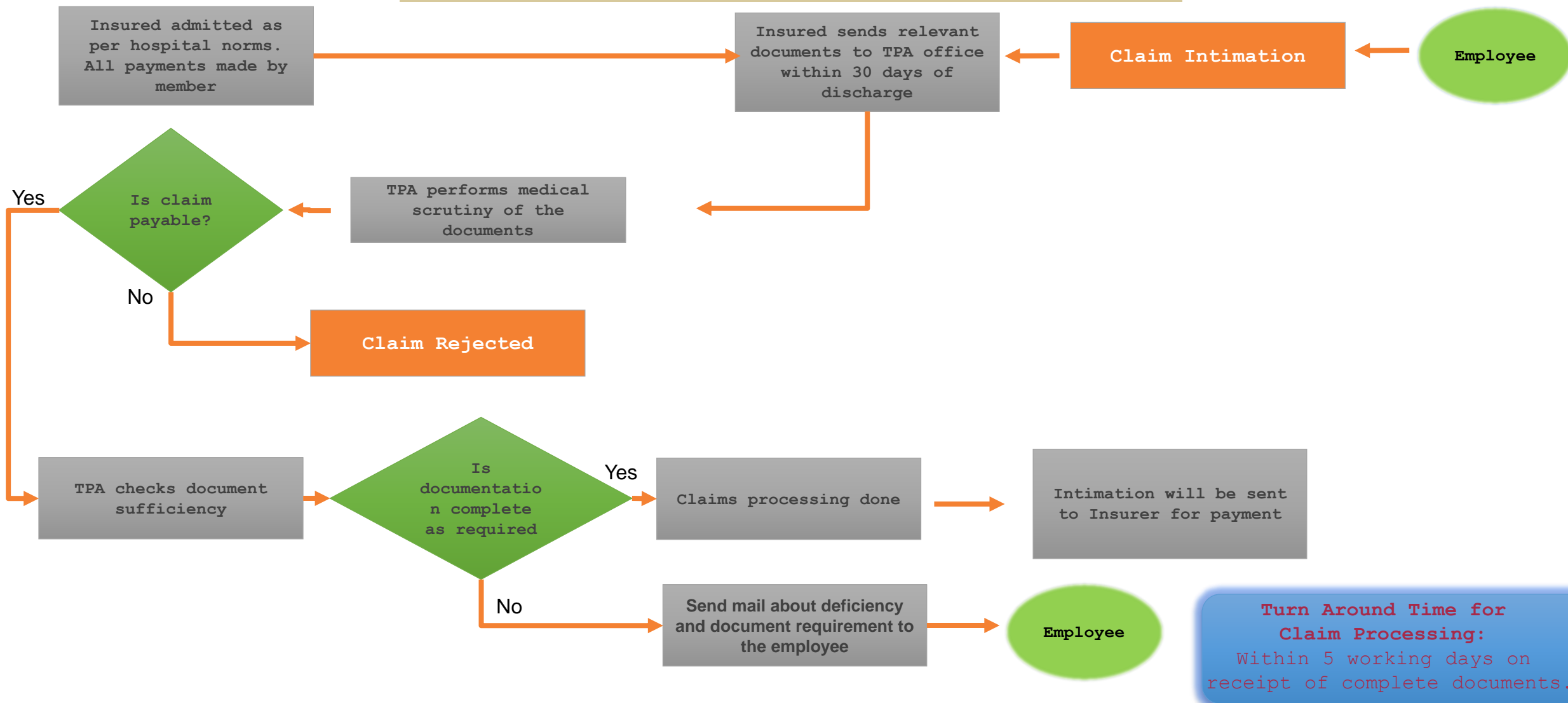
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Reimbursement Claim Process



Claims Document List

- ❖ Completed Claim form with Signature
- ❖ KYC document along with cancelled cheque.
- ❖ Hospital bills in original (with bill no; signed and stamped by the hospital) with all charges itemized and the original receipts
- ❖ Discharge Report (original)
- ❖ Attending doctors' bills and receipts and certificate regarding diagnosis (if separate from hospital bill)
- ❖ Original reports or attested copies of Bills and Receipts for Medicines, Investigations along with Doctors prescription in Original and Laboratory
- ❖ Follow-up advice or letter for line of treatment after discharge from hospital, from Doctor.
- ❖ Provide Break up details including Pharmacy items, Materials, Investigations even though it is there in the main bill
- ❖ In case the hospital is not registered, please get a letter on the Hospital letterhead mentioning the number of beds and availability of doctors and nurses round the clock.
- ❖ In non- network hospital, you may have to get the hospital and doctor's registration number in Hospital letterhead and

Admission procedure

- ❖ In case you choose a non-network hospital you will have to liaise directly with the hospital for admission.
- ❖ However, you are advised to follow the pre authorization procedure to ensure eligibility for reimbursement of hospitalization expenses from the insurer.

Discharge procedure

- ❖ In case of non network hospital, you will be required to clear the bills and submit the claim to TPA for reimbursement from the insurer. Please ensure that you collect all necessary documents such as - discharge summary, investigation reports etc. in original for submitting your claim.

Intimation & Submission of hospitalization claim

- ❖ Claim intimation clause is applicable under the policy. For all reimbursement claims, employees need to intimate EWA within 15 days from the date of discharge either through the call centre or through the website.
- ❖ You must submit the final claim with all relevant documents within 30 days from the date of discharge from the hospital.

Portal Features

Login through www.ewatpa.com

User login IIS Employee id (e.g IIS123)

Password DOB (DDMMYYYY).

Features:

View and Download Individual and family E card

View Policy Benefits or Insurance terms and conditions

Escalation Matrix of TPA

Online Claim Registration

In **"My Documents"** store KYC documents, Personal Policy documents and Medical Records

Hospital Search : <https://www.ewatpa.com/hospital-network>

Checklist & Claims forms sample formats are available to download for any reimbursement claim submission

Contact Matrix

	Name	Mail ID	Contact No.	Remarks
EWA (TPA)	M Akash	akashm@eastwestassist.com	8130707768	Account Manager
	V Keerthi Koushal	vkeerthi@eastwestassist.com	8147528431	Escalation 1
	Sandra P T	Sandra.pt@eastwestassist.com	7348856003	Escalation 2
	Aji Thomas	ajithomas@eastwestassist.com	7736954150	Escalation 3
	Suresh Argula	Suresh.argula@eastwestassist.c om	9167143466	Escalation 4



Thank You