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INTRODUCTION

We, at Reliance General Insurance, constantly work towards enhancing your experience with us. In the same context, to provide prompt claims servicing to you we have appointed Third Party Administrator (TPA) duly licensed by IRDA. We also directly serve our health insurance customers through Reliance Health Claims Management Team (RCARE HEALTH) in certain areas. In case of health insurance claims,

We will be glad to provide you with services in a hassle free manner within the terms and conditions of your health insurance policy. We will provide you the following claims services:

- "Cashless Facility" at all our 4000+ Network Hospitals.
- Processing and settlement of claims under the health insurance policy with a time bound approach.
- 24 hours Customer Helpline Service. (1800-3009)

HEALTH INSURANCE CLAIM PROCEDURE:

Claims are broadly of two types: a. Reimbursement Claims b. Cashless Claims

CLAIM INTIMATION

As soon as there is a need for hospitalization, please intimate the RCARE HEALTH on 24x7 Customer Helpline number as mentioned in your Health Card.

You are required to furnish the following information while intimating a claim:

- Employee ID-
- Employee Name-
- Contact Numbers-
- Policy Number (as on the Health Card/Policy Schedule)-
- Name of Insured person who is hospitalized-
- Nature of sickness/accident-
- Date & Time in case of accident, commencement date of-
- symptom of disease in case of sickness-
- Location of accident-
As Reliance Policy holder you have the option of either choosing our network hospital or a hospital outside the network.

The benefit of choosing our network hospital is that you can avail of "Cashless Facility" while you are hospitalized whereas you will have to settle your hospital bills in the hospital which is outside our network.

You have to follow the procedures listed below to get the services in different situations.

CASHLESS CLAIM PROCESS FLOW

1. Patient gets admitted in Network hospital and flashes Health Card at cashless desk
2. Cashless request to be submitted to Rgicl.rcarehealth@relianceada.com
3. RCare reviews the claim and takes the decision based on the information provided
   - RCare will inform the hospital with the authorization status, also to insured via SMS
   - Customer signs relevant docs before discharge
   - Hospital submit original documents to Rcare, Payment made to the hospital
   - Customer has to bear cost of all bills incurred in hospital
   - Member can send original documents at RCare for reimbursement for probable re-consideration
   - Refer Claims process Reimbursement
CASHLESS CLAIM PROCESS DESCRIPTION

"Cashless Facility" is the service wherein you need not pay your hospitalization bills to the hospital either at the time of admission or at the time of discharge from the hospital. This facility is available only at our Network Hospitals. To avail the "Cashless Facility" you need to fill "Cashless request form" available in all the network hospitals. The hospitals will co-ordinate to get the authorization from the RCARE HEALTH for such "Cashless Facility". This authorization along with a copy of the card issued by us needs to be given to the Hospital at the time of admission.

You are also required to carry a Photo ID Card. Please Note: RCARE HEALTH shall authorize "Cashless Facility" at the Network Hospitals in respect of treatments which are covered under the policy.

Emergency hospitalization

Step 1. Take admission into the hospital.
Step 2. As soon as possible, intimate the claim at the call centre, obtain the pre-authorization form from hospital and get the same filled in and signed by the attending doctor.
Step 3. Fax the pre-authorization form to the RCARE HEALTH along with necessary medical details like investigation report etc at the number mentioned in your Health Card/Policy Schedule. The hospital will co-ordinate for the same.
Step 4. (Option I)
   A. If an authorization for "Cashless Facility" from RCARE HEALTH has been received
   At the time of discharge:-
      a. You will be required to pay for all such expenses that are not payable as per the terms of the policy.
      b. Verify the bills and sign on all the bills
      c. Leave the original discharge summary and other investigation reports with the hospital. Retain a Xerox copy for your records

Step 4. (Option II)
   B. In case "Cashless Facility" has been denied by RCARE HEALTH
   At the time of discharge settle the hospital bills in full and collect all the original bill documents and reports
   Lodge your claim with RCARE HEALTH for processing and reimbursement

Planned hospitalization
Step 1. Please co-ordinate with your doctor and the hospital and send all the details about the planned hospitalization including the plan of treatment, cost estimates etc. to RCARE HEALTH. This may be sent at least 2 days prior to the planned admission.

Step 2. (Option I)
A. If authorization for "Cashless Facility" from TPA has been received
B. At the time of admission, present the authorization letter and photo ID card to the hospital

At the time of discharge:

a. Pay for those expenses that are not reimbursable under the policy
b. Verify the bills and sign on all the bills.
c. Leave the original discharge summary and other investigations reports with the hospital.
   Retain a Xerox copy for your records

Step 2. (Option II)
B. In case "Cashless Facility" has been denied by RCARE HEALTH

I. Get admitted and take treatment
II. At the time of discharge settle the hospital bills in full and collect all the original bill documents and reports
III. Lodge your claim with RCARE HEALTH for processing and reimbursement

"Please note that failure to intimate RCARE HEALTH as soon as the hospitalization takes place can invalidate your claim."
REIMBURSEMENT CLAIM PROCESS DESCRIPTION

Emergency hospitalization

Step 1. Take admission into the hospital.
Step 2. As soon as possible, intimate the RCARE HEALTH about the hospitalization.
Step 3. At the time of discharge, settle the hospital bills in full and collect all the original bills, documents and reports.
Step 4. Lodge your claim with RCARE HEALTH for processing and reimbursement, by filling in the claim form and attaching required documents as mentioned in the claim form.
Planned hospitalization

**Step 1.** Intimate RCARE HEALTH of the planned hospitalization.

**Step 2.** Get admitted into the hospital.

**Step 3.** At the time of discharge, settle the hospital bills in full and collect all the original bills, documents and reports.

**Step 4.** Lodge your claim with RCARE HEALTH for processing and reimbursement.

**HOW TO LODGE YOUR CLAIM WITH RCARE HEALTH FOR PROCESSING AND REIMBURSEMENT**

Within 7 days after discharge, please lodge your claim for processing. While submitting your claim, please make sure that all the documents listed under the document check list are attached.

"Cashless Facility" may be denied by Rcare Health in some of the situations as listed below.

- In case of any doubt on coverage of the present ailment/ treatment under the policy
- If the information sent by you /hospital is insufficient
- The ailment/condition etc. not being covered under the policy
- If the request for preauthorization is not sent in time

Denial of "Cashless Facility" is not denial of treatment. You may continue with the treatment, pay for the services to the hospital, and later submit the claim for processing and reimbursement.

**DOCUMENTS CHECK LIST**

**Member Reimbursement:** This type of reimbursement is followed when hospitalization is done in a non-network hospital (i.e., hospital not empanelled with R Care health).

Following are the list of requisites (all in originals) that should be submitted to R CARE HEALTH by the insured directly:

1. Duly filled Claim form
2. Final Hospital bill with detail breakup
3. Payment Receipts
4. Discharge summary
5. Doctor’s consultation papers
6. All investigation reports
7. All pharmacy bills supporting with Doctor Prescriptions
8. Implant Sticker / invoice if used
9. MLC / FIR for all RTA cases
10. For all miscellaneous charges-detail bills with supporting prescription of the Treating doctor
11 Copy of Health card
12 In case of payment to member(Employee) below details required.

- Part C of claim form to be filled by the insured with complete NEFT details- name of account holder, A/c no., IFSC Code, Bank Name & branch address.
- Policy holder/Employee’s Original cancelled cheque- Original cheque should contain A/c no., IFSC Code and name of account holder in printed form. In cases where name is not printed on cheque, addition to the Original canceled cheque a pass-book copy needs to be submitted.
- Pan card copy

Cashless Reimbursement: This type of reimbursement is followed when hospitalization is done at network hospital (i.e., hospital empanelled with R Care Health).

Following are the list of requisites (all in originals) that needs to be submitted to R Care Health by the hospital after discharge of the insured in the policy.

1. Duly filled Claim form
2. Final Hospital Bill with detail breakup
3. Payment Receipts
4. Discharge summary
5. Doctor’s consultation papers
6. All investigation reports
7. All pharmacy bills supporting with Doctor Prescriptions
8. Implant Sticker / invoice if used
9. MLC / FIR for all RTA cases
10. For all miscellaneous charges-detail bills with supporting prescription of the Treating doctor.
11. Copy of Health card
12. Original Preauthorization form
13. Fax copy of Authorization letter

HOW TO REACH US:

Please find below address for claim related communication
ADDRESS

Our New office Address:-
301, 3rd floor, Krishe Block (South Wing),
Krishe Sapphire Building Hi Tech City Main Road,
Madhapur Village, Serilingampally Mandal,
Rangareddy District, Hyderabad, 500081

Email Id: rgiclr.carehealth@relianceada.com

• Call Centre: 1800-3009 (Toll Free)
• Cashless Fax: 1800-3010-3001
• Website: www.reliancegeneral.co.in

Please find important links below:-

Please click on the respective links to know more:-

• Claims process- https://www.reliancegeneral.co.in/Insurance/Claims/Health-Claims-Process.aspx
• Online health card download- https://www.reliancegeneral.co.in/Insurance/Self-Help/Online-R-Card.aspx
• Track your claim- https://www.reliancegeneral.co.in/Insurance/Claims/Health-Claim-Status.aspx

HOW TO DOWNLOAD APPLICATION

Our mobile application is easily available for download at Google Android Market, Blackberry App World and Nokia OVI Store. It's compatible with a wide range of mobile handsets of leading mobile companies including Nokia, Samsung, BlackBerry, Motorola, LG and Sony Ericsson.
You can also visit our mobile site at http://m.reliancegeneral.co.in from your smart phones.

HOW TO DOWNLOAD E-HEALTH CARD

Employees can get there health cards directly from our web site. Kindly find the link below to download health cards from website.

https://www.reliancegeneral.co.in/Insurance/Self-Help/Online-R-Card.aspx
To download health cards kindly follow the instructions given below:-

- Please click on the link - two options available.
- Policy no.- Put Policy No.- Put Employee ID - Click on confirm - Click on select - Click on view or print/Email(put mail ID & sent)
- UHID No. - Put UHID No.- Click on confirm - Click on view or print/Email(put mail ID & sent)