

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

**BASIC DETAILS FOR CLAIMING MEDICAL INSURANCE, 2021**

**COMPANY NAME: ORIENTAL INSURANCE COMPANY LTD**

**TPA: HEALTH INDIA TPA**

**POLICY NO : 131901/48/2022/61**

**POLICY PERIOD: 30/7/21 to 29/7/22**

**COVERAGE PROVIDED:** Cashless Mediclaim (requires more than 24 hrs of hospitalisation): 1 lac

Personal Accident : 1 lac

OPD cover : Rs. 5000 per year.

<b>Campus</b>	<b>TISS Officials (Campuswise)</b>	<b>TPA/Brokers/Insurance Officials</b>
<b>Mumbai</b>	Ms. Namrata, Assistant, Office of Students' Affairs – 022 25525916/+91 7021846421 /Email : osa@tiss.edu	Mr. Manish Mishra - J.K. Risk Insurance Brokers – 9987722034/ Email : manish.mishra@jkbima.com
	Mr. Santosh Palve , Office of Students' Affairs – 022 25525916 / 9224312354 /Email : santoshp@tiss.edu	Ms. Pallavi Tilekar, J.K. Risk Insurance Brokers - 9004678197/ Email : Pallavi.abhinay@jkbima.com
<b>Tuljapur</b>	Ms. Reshma Sayyad – 9890736342/ Email : reshma.sayyad@tiss.edu	Ms. Namrata Agane, Health India TPA – 7400412828/Namrata.agane@healthindiatpa.com
<b>Hyderabad</b>	Mr. Sandeep Ananda - 9492167545 Email : sandeep.ananda@tiss.edu	
<b>Guwahati</b>	Ms. Chayanika Das – 9957187259 Email : chayanika.das@tiss.edu	

**You are required to courier all the original documents to the following campuswise address:**

<b>Mumbai Campus</b>	<b>Tuljapur Campus</b>	<b>Hyderabad Campus</b>	<b>Guwahati Campus</b>
<b>Mr. Santosh Palve/Ms. Namrata Pawar</b> Office of Students Affairs Tata Institute of Social Sciences G-10 Building, Naoroji Campus, Deonar Farm Road Deonar, Mumbai 400088	<b>Ms. Reshma Sayyad</b> Office of Students Affairs Tata Institute of Social Sciences, Apsinga Road, Tuljapur, District – Osmanabad, Maharashtra – 413601	<b>Mr. Sandeep Ananda</b> Office of Students Affairs Tata Institute of Social Sciences K.B. Sainik School Premises, Brahmannapalli Road, Abdullapurmet Mandal, Ranga Reddy District, Hyderabad-501510	<b>Ms. Chayanika Das</b> Office of Students Affairs Tata Institute of Social Sciences Tetelia Road, Behind Assam Science and Technology University, Jalukbari, Guwahati, Assam 781013

Sr. No	Particulars	Cashless Hospitalization	Hospitalization Reimbursement	OPD Claim
1	<p><b>Hospitalization</b></p>	<p>a) Hospitalization period should be more than 24 hours  b) Cashless facility is available only in the network hospitals.  Link for the Network Hospital list:  <a href="https://drive.google.com/file/d/1RicRJOIU4V4L-7HHMX6owlld5MCCKNT3/view?usp=sharing">https://drive.google.com/file/d/1RicRJOIU4V4L-7HHMX6owlld5MCCKNT3/view?usp=sharing</a></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 <a href="mailto:osa@tiss.edu">osa@tiss.edu</a> cc to <a href="mailto:manish.mishra@jkbima.com">manish.mishra@jkbima.com</a> and 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 <a href="mailto:osa@tiss.edu">osa@tiss.edu</a> cc to <a href="mailto:manish.mishra@jkbima.com">manish.mishra@jkbima.com</a> to get reimbursement</p>	<p>OPD reimbursement can be claimed upto Rs. 5000/- within policy period. (Dental Treatment is not covered)</p> <p><b>Pls Note:</b> Due to present situation, you are requested to please call toll free number mentioned below to intimate your submission of reimbursement. Please mentioned Claim Intimation no. on the claim form 'A'</p> <p>For Claim Intimation Toll free:  <b>18001801104</b></p>
2	<p><b>Intimation</b></p>	<p><b>Planned Hospitalization (Cashless):</b> Submit Pre-authorization form 48 hours prior to Hospitalization available in network hospital.</p> <p><b>Emergency Hospitalization (Cashless):</b> Intimation should be given within 24 hours of Date of Admission.</p>	<p><b>Pls Note:</b> After Intimation Student will get Claim intimation no. via email or through toll free no. service person.  You are requested to register the claims in the following format on the following id i.e.</p> <p>Toll free: <b>18001801104</b></p> <p>By Mail: <a href="mailto:Frd@healthindiatpa.com">Frd@healthindiatpa.com</a>  Cc: <a href="mailto:Manish.mishra@jkbima.com">Manish.mishra@jkbima.com</a>;  <a href="mailto:osa@tiss.edu">osa@tiss.edu</a></p> <p>Mentioned Claim Intimation no. of claim form A for faster claim processing.</p> <p><b>Hospitalization Reimbursement:</b> In case student opts for Non- network hospital, even then intimation should be given within 24 hours of Date of Admission.</p>	<p>After intimation you are required to send soft copy of your bills, prescriptions, medical report through e-mail @: <a href="mailto:Frd@healthindiatpa.com">Frd@healthindiatpa.com</a>  Cc: <a href="mailto:Manish.mishra@jkbima.com">Manish.mishra@jkbima.com</a>;  <a href="mailto:osa@tiss.edu">osa@tiss.edu</a></p>

		<p><b>Format to intimate via email in the case of hospitalization:</b></p> <ul style="list-style-type: none"> <li>- Name of Student</li> <li>- Name of Institute</li> <li>- Enrollment No</li> <li>- Insurance Card No. (Refer SMS)</li> <li>- Name of Hospital</li> <li>- Address of the Hospital for verification purpose.</li> <li>- Date of Admission</li> <li>- Contact No of the Student</li> </ul>																	
	<p><b>Claim Registration No</b></p>	<p>Claim should be registered immediately not later than 7 days from admission to the hospital</p> <table border="1"> <tr> <td>Name of the insured</td> <td>TATA INSTITUTE OF SOCIAL SCIENCE</td> </tr> <tr> <td>Policy no</td> <td><b>131901/48/2022/61</b></td> </tr> <tr> <td>Period</td> <td>30/07/2021 to 29/07/2022</td> </tr> <tr> <td>Insurance co. name</td> <td>The Oriental Ins Co. Ltd</td> </tr> <tr> <td>Student Name &amp; Enroll No.</td> <td></td> </tr> <tr> <td>Reason for Hospitalization</td> <td></td> </tr> <tr> <td>Date of admission</td> <td></td> </tr> <tr> <td>Hospital Name &amp; Address</td> <td></td> </tr> </table>	Name of the insured	TATA INSTITUTE OF SOCIAL SCIENCE	Policy no	<b>131901/48/2022/61</b>	Period	30/07/2021 to 29/07/2022	Insurance co. name	The Oriental Ins Co. Ltd	Student Name & Enroll No.		Reason for Hospitalization		Date of admission		Hospital Name & Address		
Name of the insured	TATA INSTITUTE OF SOCIAL SCIENCE																		
Policy no	<b>131901/48/2022/61</b>																		
Period	30/07/2021 to 29/07/2022																		
Insurance co. name	The Oriental Ins Co. Ltd																		
Student Name & Enroll No.																			
Reason for Hospitalization																			
Date of admission																			
Hospital Name & Address																			
3	<p><b>Documents to be carried</b></p>	<p>a) Insurance Card  b) Identity Card  c) Referral Letter from in-house Doctor (for Mumbai campus only). In case of emergency or the student is away from campus, referral letter is not required.</p>																	
4	<p><b>Time Limit for submission of reimbursement claims</b></p>	<p>Reimbursement claim should be submitted <b>within 20 days from the date of Discharge</b> 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.</p>	<p>OPD claims should be submitted <b>within 30 days from the date of treatment to OSA, Mumbai.</b> It can be submitted partly in case of prolonged Treatment.</p>																

5	<b>Documents to be submitted for the reimbursement claim</b>	<p>Follow below process to avail cashless benefit.</p> <ul style="list-style-type: none"> <li>• Go to Hospital TPA Desk</li> <li>• Share E-card of the patient.</li> <li>• Ask TPA counter that you want to avail cashless benefit.</li> <li>• Fill up the pre-authorization form &amp; submit to TPA along with all previous consultation papers/lab reports/ prescription which is mandatory for processing.</li> <li>• TPA will share pre-auth letter once the claim get approved. (i.e Pre approval letter).</li> <li>• On the Discharge date hospital will share all discharge documents (Such as final hospital bill, discharge cards, Investigation reports etc.) to TPA.</li> <li>• 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).</li> <li>• <b>Patient need to pay non-admissible expenses to hospital. (Only in case of claim get approved &amp; if certain amount deducted by TPA as non-admissible expenses).</b></li> </ul>	<b>The list of documents required for submission for reimbursement are as follows</b> <ol style="list-style-type: none"> <li>1. Duly filled Claim form (signed by the Insured and the treating doctor)- click on the link <a href="https://drive.google.com/file/d/128-inctB4OJHiXUF2yZPlryGrV6GBSyw/view?usp=sharing">https://drive.google.com/file/d/128-inctB4OJHiXUF2yZPlryGrV6GBSyw/view?usp=sharing</a></li> <li>2. Discharge summary (with details of complaints &amp; the treatment availed)</li> <li>3. Final Hospital Bill (detail breakup) along with interim bills</li> <li>4. Payment Receipts</li> <li>5. Doctor's consultation papers</li> <li>6. All investigation reports (e.g. Blood report, X-ray, Sonography, MRI, etc.)</li> <li>7. All pharmacy bills supporting with doctor prescriptions</li> <li>8. Implant sticker / invoice, if used (e.g. lens details in cataract case, stent details in angioplasty)</li> <li>9. Medico Legal Certificate (MLC) and / or FIR for all accident cases</li> <li>10. For miscellaneous charges - detail bills with supporting prescription of the Treating doctor</li> <li>11. Copy of Health card</li> <li>12. Indoor case papers (where applicable)</li> <li>13. Revenue stamp required for every cash receipt above 5,000/-</li> <li>14. Any other related documents</li> <li>15. Aadhar Card/ Voter ID/ Pan Card</li> <li>16. Cancelled cheque Leaf with payee name printed</li> <li>17. Enclosed Claim form for Re-imburement claims.</li> </ol>	<b>Required Documents</b> <ol style="list-style-type: none"> <li>1. Dully filled Claim form Part A. Click on the link <a href="https://drive.google.com/file/d/1f0_xGZlmYKAdOyba1sCLj5MZovBZzxqT/view?usp=sharing">https://drive.google.com/file/d/1f0_xGZlmYKAdOyba1sCLj5MZovBZzxqT/view?usp=sharing</a></li> <li>2. Doctor's consultation and Prescription paper</li> <li>3. All investigation reports (e.g. Blood report, X-ray, Sonography, MRI, etc.) in original</li> <li>4. All pharmacy bills supporting with doctor prescriptions</li> <li>5. Cancelled cheque Leaf with payee name printed</li> </ol>
6	<b>Submission of Deficient</b>		Deficient documents should be submitted within 15 days of receipt of the deficiency intimation. If	Deficient documents should be submitted within 15 days of receipt of

	<b>Documents</b>		not submitted within 15 days, the claim will be closed.	the deficiency intimation. If not submitted within 15 days, the claim will be closed.
7	<b>Pre &amp; Post Hospitalisation</b>	<p><b>Pre &amp; Post Hospitalization:</b> Expenses incurred in relation to the illness of hospitalization, generally 30 days prior to the date of hospitalization as well as 60 days post (after) hospitalization are reimbursed.</p> <p><b>Timeline for reimbursement claim for Pre-hospitalisation:</b> Pre-hospitalization &amp; hospitalization claim papers have to be submitted together within 15 days of discharge.</p> <p><b>Timeline for reimbursement claim for Post-hospitalisation:</b> 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><b>Documents :</b></p> <ul style="list-style-type: none"> <li>• Copy of Discharge Card</li> <li>• Copy of Detailed Discharge Summary (should specify summary of diagnosis, period of admission and line of treatment )</li> <li>• Original Prescriptions</li> <li>• Original Investigation Report &amp; bills</li> <li>• Original Medicine Bills</li> </ul>		
8	<b>Steps &amp; Procedure for Claim Process in Pandemic situation</b>	<p><b>Note: Due to lockdown all the claim documents are required to scan and email to <a href="mailto:manish.mishra@jkbima.com">manish.mishra@jkbima.com</a> and CC: <a href="mailto:osa@tiss.edu">osa@tiss.edu</a> for processing of claim.</b></p> <p>Due to Pandemic situation we request you to follow the following procedure so that your claim can be settle at the earliest and without any hurdle.</p> <p>STEP 1- Fill the medical claim form A only in case of OPD claim. If Hospitalization, then please fill form A and B(Duly fill &amp; stump from Hospital)</p> <p>STEP 2 – Registered your claim at toll free number <b>18001801104</b></p> <p>STEP 3- Mentioned claim intimation number on the form A. Preserve this number until your claim is settle as this is your reference number for future communication pertaining to the claim.</p> <p>STEP 4 – Scan all copies in PDF and forward soft copy at: <a href="mailto:Frd@healthindiatpa.com">Frd@healthindiatpa.com</a> Cc: <a href="mailto:Manish.mishra@jkbima.com">Manish.mishra@jkbima.com</a>; <a href="mailto:osa@tiss.edu">osa@tiss.edu</a></p>		

**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.