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## GROUP HEALTH INSURANCE – KREA UNIVERSITY

# Group Health Insurance

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- Insurance cover provided by an organization for its employees against any unforeseen medical expenses
- Core covers include the following,
  - Treatment for existing or newly contracted diseases, injuries
  - Pre & Post hospitalization expenses
  - Day care coverage

# GHI Policy Terms & Conditions

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- Policy period: July 11<sup>th</sup> , 2023 to July 10<sup>th</sup> ,2024
- Non Floater – Every life enrolled in the policy can utilize up to maximum sum insured
- Sum insured of 2 Lac per life
- Pre existing diseases covered from day 1
- Room Rent – No capping

# Policy Terms – Contd.

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- Pre & Post Hospitalization – 30 & 60 days respectively
- Disease sublimit – No sublimit; all sublimit treatments can utilize the total sum insured.

# Claims – Cashless Treatment

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- ICICI Lombard has tie up with a large number of hospitals and they are known as network hospitals
- All network hospitals can facilitate cashless treatments
- Claim process for the same in detail for reference:
  - After admission in network hospital, health card number of the patient to be submitted at the TPA desk of the hospital
  - Initial approval for treatment will be provided within 2-3 hours of submission of request
  - Final approval at the time of discharge will be provided post submission of all mandatory documents within a time line of 4-5 hours

# Claims - Reimbursement

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- Any expense borne towards admission in a non network hospital can be claimed as reimbursements
- Claim process for the same in detail for reference:
  - Intimation to ICICI Lombard Healthcare within 24 hours of admission on our toll free number – 1800 2666
  - Post discharge, the duly filled claim form along with original bills, receipts, discharge summary, pharmacy bills, test reports, payment receipts and all supporting documents to be sent to our Hyderabad office for claim processing
  - Claims will be settled within a maximum timeline of 15-20 days provided all documents are sent without any query

# Reimbursement Claim - Documents

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The following documents are mandatory to process a reimbursement claim,

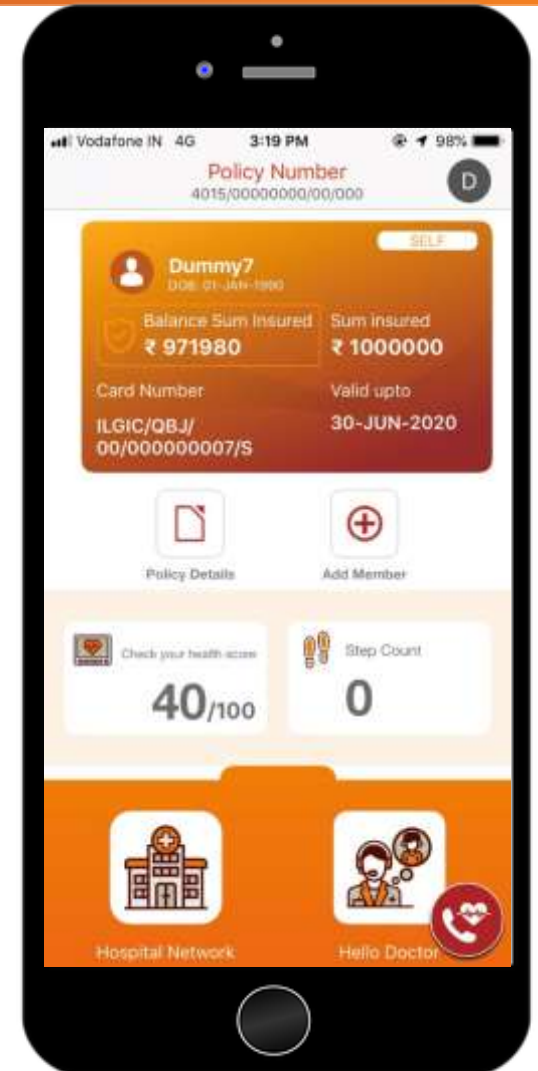
- Discharge summary
- Payment receipts
- All investigation reports
- Detailed bill breakup – Medicine & other bills
- Duly filled claim form
- Invoice copy
- Cancelled cheque copy with proposer name/ Pass book first page/ One month bank statement with visible IFSC code
- PAN/ Aadhar card photocopy

# ICICI Lombard Digital Capabilities



## App Benefits & Salient Features

- GHI Policy Information – Coverage & eCards
- Enrollments – Additions / Modifications
- Claims Intimation & Tracking
- Cashless OPD Services
- Emergency Ambulance Services
- Tele-consult
- Health Risk Assessment
- Health Assistance Services
- Steps Tracking
- Health Blogs
- Claim Query & Resolution
- Planned Hospitalization Approval
- Wellness Programs
- Health Checkup
- Medicine Reminders & EMR
- Individual Policy Management





# Contact Person Details For Assistance

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First point of contact for all cashless & Reimbursement queries are,

Level 1 – Vinoth M  
Senior Manager – ICICI Lombard GIC Ltd  
Mob No – 9025113347  
Mail ID – m.vinoth@icicilombard.com

For any escalations,

Level 1 – Mr. Alagukoodalingam  
Chief Manager – ICICI Lombard GIC Ltd  
Mob No – 9176651414  
Mail ID - alagukoodalingam.k@icicilombard.com

Level 2 - Mr. Suresh A  
Associate Vice President – ICICI Lombard GIC Ltd  
Mob No - 9884302220  
Mail ID - a.suresh@icicilombard.com



**Thank You**