GROUP MEDICLAIM SCHEME
(2024-25)
FOR
RETIRED EMPLOYEES OF
STEEL AUTHORITY OF INDIA LTD

THE NEW INDIA ASSURANCE COMPANY LIMITED
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CIN : U72900PN2000PTC015558 IRDAI License No. – 005.

Dear Mediclaim Member of SAIL,

Welcome to the MDIndia Family.

MDIndia Health Insurance TPA Pvt. Ltd has been appointed by The New India Assurance Co. Ltd. , to provide healthcare insurance services to you.
These services include ID card issuance, Cashless Hospitalization and Settlement of claims on behalf of the 'The New India Assurance Co. Ltd.'

This guide book gives a preview of various services provided by MDIndia Health Insurance TPA Pvt. Ltd.
The guidebook also contains a list of hospitals/nursing homes in the SAIL/ MDIndia Health Insurance TPA Pvt. Ltd network where you can avail OPD and Hospitalization treatment.

For any clarifications or information, please contact us on our enquiry numbers as mentioned on the reverse side of your member ID card.
You can also visit 'https://sail.mdindia.com' for more information.

We have also introduced Mobile App based service (Care SAIL) for quick and easy accessibility of services being providing by MD India and also to facilitate availability of instant and updated information about the list of hospitals /their contact numbers/ availability of insurance coverage, lodging of claim, status of claim lodged etc. The mobile app can be downloaded from google play store/ IOS App store.

We, look forward to a long-lasting relationship with you.
It will be our constant endeavor to provide all services to you with high quality and minimum turnaround time.

Wishing you a healthy and happy life

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SALIENT FEATURES OF THE POLICY

SAIL has issued a Mediclaim policy for the retired employees of the company, policy was serviced by The New India Assurance company Ltd and MDIndia Health Insurance TPA Private Limited was introduced as a TPA to service the policy.

- This Policy covers In-Patient / Out Patient Hospitalisation Expenses incurred in India.(OPD Benefits only in SAIL Predefined Network) for IPD : https://sail.mdindia.com/Empanellist.aspx?flag=IPD & for OPD hospitals refer Page No.45-52 of Guidebook &
https://sail.mdindia.com/Empanellist.aspx?flag=OPD
- Hospitalization claims: Cashless & Reimbursement :
    - Cashless to be availed in Hospitals with >50 beds.
    - Reimbursement: Can be availed in hospital eligible as per definition. For more details refer page no. 9
- Covers 30 days pre & 60 days post hospitalisation
- Benefits include:
    - Ayurvedic/Unani/Homeopathic admitted in Govt. Hospitals
    - Pre Existing conditions covered
    - No waiting period/locking period
    - Dental Treatment up to OPD Coverage i.e., INR 4000 , INR 8000, INR 16000
- Capping for Cataract has been changes as Procedure/ package rate for Cataract on one eye (including cost of IOL)
- Oral Chemotherapy has been covered However Immune Boosters / supportive agents are not covered
- Capping has been introduced on Mesh for hernioplasty i.e., INR 80,000
- Robotics Surgeries for critical ailments like Neuro & Cancer related surgeries where precision is required

Super Top Up policy is introduced
- This policy will respond only when the aggregate of all Hospitalisation expenses of one or all members of the policy in one or multiple claims, exceeds the "Threshold" i.e. the SI under the basic policy.
- This Policy will respond for each and every Hospitalisation after the Threshold has been exceeded by previous Hospitalisation expenses subject only to the Sum Insured as opted by the insured.
- The Sum Insured opted under Top-Up is the maximum liability of the company for all members/Member+Spouse.
- Thus, this Policy offers protection in excess of any Base Policy Sum Insured of SAIL Base Policy
- **THRESHOLDS**
    - The following Hospitalisation expenses incurred in respect of all the Insured members shall be considered for determining the Threshold under the Policy:
    - The admission in the Hospital should have happened during the policy period.
    - The Insured should have been admitted as an inpatient (outpatient treatments are not to be considered).
    - The Hospitalisation should be for an Injury or Illness.
    - Pre-Hospitalisation and Post-Hospitalisation expenses will not be considered.

TECHNOLOGICAL ADVANCEMENTS

SAIL Employee interface through online integrated Web Portal (https://sail.mdindia.com): Employees can access our Self Employee Login ID and Password   and various wellness services through this portal.

Portal Highlights:

- ✓ **Single window login** to access Policy , Claim details and wellness services
- ✓ Login is mapped as per employee MIN No ; Password can be personalized by the employees
- ✓ Portal offers facility of e-card download, policy T&C check, sum insured balance update and real time claim/cashless status check
- ✓ E-mailer alerts and SMS alerts for cashless/ claims status
- ✓ Integrated SAIL Web Portal gives access to all services of wellness

- ❖ **Mobile app :** All features of the **Mobile App**- Care-SAIL can also be viewed /obtained on mobile App - Android and IOS
- ❖ **24/7 IVR** based call center : The call center can be accessed for assistance and real time query resolution . We also back this up with **24/7 mobile helpline** at all locations
  For more details please visit, **https://sail.mdindia.com/HelpDesk.aspx**

- ❖ **Short SMS service** for real time update of all transactions. Auto SMS is also sent for all transactions on the registered mobile number via *(91-8691863863)*
- ❖ **BOAT** for real time update of all transactions please visit,
  http://mdichatbot.mdindia.com/mdichat/mdichat.aspx

DO'S

1. **Mandatory Claim Intimation : Reimbursement & Cashless**
   A. The Mediclaim member is required to intimate/inform the Insurance Company/TPA at least 48 Hours prior to any planned or elective hospitalization / admission.
   B. In case of Emergency Admission / Hospitalization, the Mediclaim member should inform the Insurance Company / TPA, in writing or through email / Mobile-App / Integrated Web Portal within 24 hours of such hospitalization.
   C. The Claim Intimation by the Mediclaim member is mandatory for both Cashless & Reimbursement claims.
   D. Claim Intimation can be sent via Letter/Email/Fax/ Integrated Web Portal / Mobile App / personally delivered at Insurance/TPA offices. For detail of offices, please refer Page no. 21-23.
   E. Claim Intimation can be given through Mobile App (Care SAIL) also, a separate tab is available in menu list, where insured can fill the details and upload relevant reports.

2. **Mandatory Claim Intimation documents :**
   The Mediclaim member is required to submit the prescription indicating diagnosis, purpose of Hospitalization etc. at the time of intimation.

3. **Timelines for submission of Claims for reimbursement :**
   A. The Mediclaim member is required to submit the reimbursement claim with respect to IPD / hospitalization claim within 30 days from date of discharge from the hospital.
   B. The reimbursement claims pertaining to Post Hospitalization (IPD treatment), to be submitted to the Insurance Company/ TPA within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.
   C. OPD Claims to be submitted by the Mediclaim member, to the Insurance company/ TPA within 90 days from the date of completion of the treatment.

4. **Submission of Claim Documents :**
   The Mediclaim member can submit the Claim documents in any MDIndia Health Insurance TPA branch irrespective of Centre opted by the members. The Mediclaim member can refer to the updated branch list of MDIndia Health Insurance TPA Pvt. Ltd. with contact details mentioned in the booklet/ Integrated web portal. For MDIndia branch list, please refer Page no. 21-23. For Integrated web portal, please visit – https://**sail.mdindia.com** The information is also available on Mobile App – Care SAIL

5. **In case of any Implant being used :**
   The Mediclaim member is required to submit the outer pouch of the implant used (having barcode embossed) along with signature of treating doctor on the pouch for reimbursement of the claim.

6. **Availing Cashless Facility :**

    The Mediclaim member should always carry Photo-ID Cards like Aadhar Card, Driving License, PAN Card, Voter ID card, Passport etc. along with the E Card issued by the MDIndia Health Insurance TPA Private Limited, for availing Cashless facility. Member should refer to the updated list of hospitals for cashless treatment on https://**sail.mdindia.com** or Mobile app (CareSAIL) before admission.

6. **Requirement of ECS Form :**

    For early/ hassle-free disbursement of claims, the Mediclaim member is kindly requested to ensure the submission of duly filled ECS Form along with a cancelled cheque to MDIndia Health Insurance TPA Private Limited, while submitting the reimbursement claim.

7. **Visit SAIL Integrated Web Portal :**

    https://sail.mdindia.com or MDI Mobile App – Care SAIL (Details available on page no. 20) or Call on 1800-266-5599(Toll Free)
    For: Updated Hospital list & Details, View & Download E-card Membership Details and to view claim status

8. **Issuance of Photo ID E-Card :**

    Photos are Mandatory for issuance of Photo-ID E Card. In case you have not submitted your Photograph, kindly submit them at concerned SAIL Plant/Unit for issuance of the cards.

9. **Grievance Registration :**

    Please register your grievance / issue on integrated SAIL Web Portal https://sail.mdindia.com Or MDI Mobile App – Care SAIL.

    - The MD India grievance portal can be reached through link available on Integrated Web Portal also.
    - A separate Tab is available in Integrated Web Portal / Mobile App for Grievance, register complaints, can share feedback and suggestions.

    The members would be required to quote their grievance registration number (GRN) in all further correspondences to track the status of their grievance.

DON'T's

1. Don't insist upon admission for investigation or evaluation or Health check-ups.

2. Don't carry back any original document at the time of discharge from the hospital.

3. Don't forget to sign on the Claim Form.

MEDICLAIM SCHEME FOR THE EX-EMPLOYEES OF SAIL AND THEIR SPOUSES (2024-25)

OBJECTIVE OF THE SCHEME:
To extend the Medical Benefits to the eligible ex- employees of SAIL and their Spouses.

PERSONS COVERED:
a) Retired employees of SAIL and their spouses
b) The employees who have taken Voluntary Retirement (VR) and their spouses
c) The employees who cease to be in employment on account of permanent total disablement and their spouses
d) The spouse of an employee who dies in service
e) Employees who resign from the Company at the age of 57 or above and their spouses

Members: This scheme is optional and those Ex-employees and their spouses who opt for this scheme, are referred to as "members". For the purpose of this Mediclaim Scheme, the ex-employee and his/her spouse, are to be treated as two distinct members.

Apart from Fresh Enrolments (employees retiring & their spouses) during the Policy period (2024-25), only the persons who were members of SAIL Mediclaim Scheme during the immediately preceding policy period, are eligible to renew membership under the Scheme for the concerned period.

SCHEME:
The members will be covered through Group Insurance Mediclaim Policy which will be operated through The New India Assurance Company Limited.
Address of The New India Assurance Company Limited: Divisional office -310300, Bombay Life Building, N-34, Connaught Circus, New Delhi 110001.
The period of the policy is 11/07/2024 (0000 hrs. IST) to 10/07/2025 (2400 hrs. IST)

> *MDIndia Health Insurance TPA Pvt. Ltd. (Headquartered at Building A 2, 3rd Floor, E Space, Vadgaonsheri, Nagar Road, Pune-411014) has been authorized to offer TPA (Third Party Administrator) services for the Group Mediclaim Policy issued for the retired employees of SAIL and their spouses. MDIndia Health Insurance TPA Private Limited would work out of listed locations for the purpose of claim settlement. For the purpose of claim settlement, the bills & other related documents should be Directly sent to any of the opted centers of MDIndia Health Insurance TPA Private Limited (vide page no.21-23)*

POLICY COVERAGE:
The policy covers reimbursement of Hospitalisation and also Cashless Facility and/or Out- Patient Department (OPD) expenses within the prescribed limits under the policy for illness/diseases contracted or injury sustained by the insured person. In the event of any claim becoming admissible under the policy, the company will pay to the insured member the amount of such expenses as reasonably and necessarily incurred anywhere in India, but not exceeding in any one period of insurance of amounts under the respective category in the BENEFITS mentioned in this booklet.

Definitions:

A) **Hospital/Nursing Home** means any institution in India established for Indoor care and treatment of sickness and injuries and which has been registered either as a Hospital or Nursing Home with the local authorities and is under the Supervision of a registered and qualified Medical Practitioner Or Hospital/Nursing Home which complies with minimum criteria as under :-

- It should have at least 15 inpatient beds
- Fully equipped operation theatre of its own wherever surgical operations are carried out.
- Fully qualified nursing staff under its employment round the clock.
- Fully qualified Doctor(s) should be in charge round the clock.

B) For the purpose of O.P.D. treatment, "Hospital" shall mean :
- **A Government Hospital,**
- **Dispensaries/Clinics run by local Government authority/Municipalities,**
- **SAIL Plant Hospitals/Dispensaries**
- **Hospitals/Nursing Homes on the cashless panel of the Insurer/TPA prevailing during the insurance period**
- **SAIL approved Hospitals/Nursing Homes**
- **Branches/Franchisees of major renowned chains of Hospitals/ Diagnostic Centers namely Apollo, Max, Fortis, Sankara Nethralaya, Centre for sight.**
- **Ispat Cooperative Super Specialty Hospital, Sonarpur, Kolkata.**
- **Hospitals /Nursing homes approved under CGHS or those accredited by NABH.**

Note: The terms "Hospital" shall not include an establishment which is a place of rest, a place for the aged, a rehabilitation Centre for drug addicts or alcoholic, a hotel or a similar place

C) **Hospitalization (IPD):**

   i.   Hospitalization facility can be availed from any Hospital or Registered Nursing Home in India. However, the Mediclaim member can avail Cashless Facility under Hospitalization, only in Hospitals, having 50 beds or above, which are empanelled by the Insurance Company for the purpose, including SAIL Hospitals. However, this minimum Bed criteria of 50 Beds, shall not apply to Single specialty Eye Care Hospitals, for empanelment of Hospitals for Cashless treatment for eye diseases, by the Insurance Company.

   ii.
   a) When treatment/surgeries such as Dialysis, Chemotherapy (including Oral Chemotherapy), Radiotherapy, Ophthalmic Surgeries (Cataract/ Glaucoma Surgeries etc.), Lithotripsy, Laparoscopic surgeries, Microsurgery etc., is taken in the Hospital/Nursing Home and the insured is discharged on the same day, the treatment will be considered to be taken under Hospitalisation Benefit Section. Indicative List of such procedures is given at Page No. 42 – 44

   b) In addition to the indicative list of Day-care procedures, any other surgeries/procedures agreed to, by SAIL, Insurance Company and TPA, requiring less than 24 hours hospitalization will also be considered under hospitalisation.

   iii. In case Hospitalization treatment is availed from a SAIL Hospital, Post Hospitalization treatment facility can only be availed from SAIL Hospitals or a Network Hospital/Hospitals empanelled by the TPA.

D) **O.P.D. Treatment:** OPD means treatment taken as out-patient in any Hospital/Nursing Home/Diagnostic Centre as mentioned at Definition point b. above. The Charges incurred for treatment taken from Registered Medical Practitioners or other than Hospitals/Nursing Homes/Diagnostic Centers as mentioned at Definition **point b** above, will not be reimbursed. The Medicine should be prescribed by the treating doctors on the letter heads of the hospitals covered under para b. above. Even though a medical practitioner is attached to any of the approved hospitals for OPD treatment and if the treatment is taken by him/her privately, the OPD Claim amount will not be reimbursed, under any circumstances.

E) **Medical Practitioner:** Means a person who holds a degree/diploma of a recognized Institution and is registered by Medical Council of respective State of India. The term Medical Practitioner would include Physician, Specialist and Surgeon. (Cross Field Treatment will not be payable)

F) **Qualified Nurse:** Means a person who holds a certificate of a recognized Nursing Council and who is employed on recommendations of the attending Medical Practitioners.

BENEFITS:
HOSPITALISATION BENEFIT:

Hospitalization benefit, Reimbursement and/or cashless will be paid up to Rs. 4, 00,000/- per member (With clubbing facility between employee & spouse), as per policy terms and conditions.

- **Reimbursement:** Reimbursement of actual charges upto Rs. 4,00,000/- per member per policy period (with clubbing facility between employee & spouse) is permissible. Claim under hospitalization benefit shall be admissible only when the patient is admitted in a hospital for a minimum period of 24 hours. However, when treatment/surgeries such as Dialysis, Chemotherapy (including Oral Chemotherapy), Radiotherapy, Ophthalmic Surgeries (Cataract/Glaucoma Surgeries etc.), Lithotripsy, Laparoscopic surgeries, Microsurgery etc., is taken in the Hospital/Nursing Home and the insured is discharged on the same day, the treatment will be considered to be taken under Hospitalisation Benefit.

  Hospitalization expenses for Ayurvedic/Homeopathic/Unani Treatment are admissible only when the treatment is taken in a Government Hospital/Medical College Hospital.

- **Pre-hospitalization:** Relevant medical expenses incurred during the policy period, up to 30 days prior to the hospitalization specifically for that particular disease/ illness, for which hospitalization has taken place, shall be considered as part of claim under hospitalization. However, during pre-hospitalization period, medicines prescribed under regular OPD treatment for diseases/illness not related to the said hospitalization, shall not be reimbursable under hospitalization claims.

- **Post-hospitalization:** Relevant medical expenses incurred during the policy period, up to 60 days after the hospitalization, specifically for that particular disease/illness for which hospitalization had taken place, shall be considered as part of claim under hospitalization. However, during post-hospitalization period, medicines prescribed under regular OPD treatment for diseases/illness not related to the said hospitalization, shall not be reimbursable under hospitalization claims.

- **Cashless:** The member can also avail cashless hospitalization facility in any hospital empaneled by Insurance Company/ MDIndia Health Insurance TPA Private Limited for the provision of cashless

hospitalization. List of such empaneled hospitals for availing cashless treatment may vary from time to time, however updated list may be referred from Integrated Web Portal https://sail.mdindia.com, / Mobile App: Care SAIL - Tab - Network Hospital / MDIndia Health Insurance TPA Pvt. Ltd centers, or Call on 1800-266-5599 prior to Hospitalization. Insurance Company / MDIndia Health Insurance TPA Private Limited to settle the hospital bills directly on behalf of Insured.

Insured can search Hospitals or can view nearby Hospital List through Mobile APP Care-SAIL where Direction Details are also available.

OUT-PATIENT BENEFIT (OPD):
   a) Rs.4,000/- per member, for members below 70 years of age, as on the date of beginning of Policy period.
   b) Rs.8,000/- per member, for members of age between 70 years to 79 years, as on the date of beginning of Policy period.
   c) Rs.16,000/- per member, for members 80 years of age & above, as on the date of beginning of Policy period.

NOTE: Persons completing 70 years of age on 11.07.2024 will also be considered for enhanced OPD. Unlike IPD facility, the OPD facility cannot be clubbed between the member and his/her spouse.

   1. Under no circumstances, the clubbing (Floater basis) of individual OPD limits of Rs. 4000/- or Rs. 8000/- (as the case may be) per head per policy period, will be permitted.
   2. OPD treatment if availed in SAIL Plant Hospitals/Dispensaries, the members are not required to pay any expenses. SAIL Plant Hospitals/Dispensaries will make claims with the Insurance Co. for any Treatment given to the member.
   3. Dental Treatment can also be availed of within the existing limit prescribed under O.P.D. treatment. Cost of dentures will not be reimbursed.
   4. Ophthalmic consultations for refractory error will be covered under OPD Benefits only.
   5. Cost of spectacles/contact lenses shall not be reimbursed.
   6. OPD Claims to be submitted by the Mediclaim member, to the Insurance company/ TPA at any time but necessarily when the expenses exceed Rs. 2000/- per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.
   7. In case of treatment of ear, cost of hearing aid is not reimbursable.

CAPPING:
In order to ensure that the policy is used by the members in an efficient, effective and just manner and to maintain the legitimacy of claims, SAIL has incorporated certain measures under the program, which are as follows:
Capping in the area of room rent charges, the Implants/Stents used under various procedures like cataract surgery, coronary angioplasty, joint related disorder requiring knee/hip joint replacement excluding the associated procedure charges under the Scheme will be as given below:

ROOM RENT: Maximum entitlement of room to be restricted to:
   • **Metro Cities** ((Hyderabad, NCR, Bangalore, Mumbai, Chennai, Kolkata) - Ceiling of 1.5 % , i.e. Rs.6000/- of the Base Policy Sum Insured per member or a single AC non-deluxe room per day, whichever is lower,
   • **Non-Metro Cities** which are state capitals - Ceiling of 1.5% , i.2e. Rs.5000/- of the Base Policy Sum Insured per member or a single AC non-deluxe room per day, whichever is lower,

- **Rest of the country** - Ceiling of 1 % of Base Policy Sum Insured per member, i.e. Rs. 4000, or a single A/c non deluxe room whichever is lower.

In case a member goes for a higher category room, the consultation charges/investigation charges/ procedural charges/surgical charges/package rates etc. shall be limited to actual or as per their corresponding rates for single AC non-deluxe room of the concerned hospital, whichever is lower.

IMPLANT UTILIZATION:

1. **Intra Ocular Lens (IOL) :** Ceiling rates for different types of Intra-Ocular Lens (IOL) Implants to be as per actuals or Rs 10,000/- whichever is lower and shall be reimbursable in addition to the package rates for cataract surgery procedure. It should be mandatory for the operating surgeon of all hospitals to attach the empty IOL sticker, bearing the signature and stamp of the operating surgeon on it in support of the type of IOL used along with its batch number. In case the same is not followed, the claim with regards to IOL implant may be rejected. In the case of Hospitals where IOL implant is part of the package rates for Cataract Surgery Procedure, the total package cost may be reimbursed subject to the limit of Rs. 25,000/- per eye.

2. **Coronary Stents:** Order dated 13th February 2017 (along with any subsequent amendments (if any) issued by National Pharmaceutical Pricing Authority (NPPA)/ Government of India (GOI) with respect to ceiling price of Coronary Stents, shall be applicable (enclosed along with the booklet). However, on expiry of validity of the aforesaid Government order, the following ceilings shall prevail:

Name of Drug Eluting Stent	Capping
Cypher Stent	Rs. 95000 + VAT
Taxus Stent	Rs. 67300 + VAT
Element Stent	Rs. 95000 + VAT
Endeavor	Rs. 85000 + VAT
Xience VEECSS	Rs. 95000 + VAT
Yukon choice	Rs. 55000 + VAT
Pronova	Rs. 50000 + VAT
Supralimus	Rs. 55000 + VAT
Bare Metal Stent	Rs. 45000(all inclusive)
For all other Coronary Stents	Actuals or Rs. 95000/- plus VAT,

* Subject to be revised as per extant Govt. of India circular

- A maximum of three (3) Coronary Stents shall be permitted on the advice of the specialist, of which not more than two (2) shall be of Drug Eluting Stents (DES).

- It is essential for the hospital to quote the batch number when a Coronary Stent of any type (Ordinary metal/Drug Eluting Stent) is implanted in the case of a beneficiary. In addition to this, the outer pouch of the Stent packet along with the sticker on it on which the details of the stent are printed shall also be enclosed with the Hospital bill for claiming reimbursement.
- In case hospital has not given the batch number and / or outer pouch of the stents in a particular case, the claim with regards to the implant may be rejected.

3. **Joint Replacement Implants:**
The rates for Knee replacement procedure would be limited to Rs. 2,25,000/- and shall include the cost of Knee implant. However, there is no ceiling on the cost of different types of Knee implant. Hip implants shall be as per the actual rates or the rates as mentioned below, whichever is lower:

Ceiling rate for different types of Hip implant to be Rs 1,00,000/- plus GST (including cost of Bone cement).

In addition to the aforementioned capping, the following capping on procedures/ packages as given below shall also be applicable:

Capping on Procedures/Packages given below:

Sr.	Treatment	Capping per
1	**Hernia repair including Hernia Mesh**	**Rs. 80,000/-**
2	**Cholecystectomy**	**Rs. 75,000/-**
3	**Haemorroidectomy**	**Rs. 75,000/-**
4	**Appendectomy**	**Rs. 50,000/-**
5	**Hysterectomy**	**Rs. 80,000/-**
6	**Coronary Angiogram/ Angiography**	**Rs. 25,000/-**
7	**Tonsillectomy**	**Rs. 15,000/-**
8	**Procedure/ package rate for Cataract on one eye (including cost of IOL)**	**Rs. 30,000**
9	**Knee Implantation-unilateral (including cost of implant)**	**Rs. 2,25,000/-**
10	**Treatment for Age Related Macular Degeneration (ARMD) with Injection Avastin/Lucentis/Macugen/Eylea (generic name Aflibercept)/ Accentrix/ Razumab**	**Rs. 1,00,000/-**

- The capping/ ceilings are applicable on 'per hospitalization' basis and only for cases where there are no complications/multiple diseases.
- Pre-Hospitalization & Post-Hospitalization claims pertaining to the above treatments do not come under the purview of the aforementioned capping.
- The Medical Devices (Amendment) Rules, 2020, as notified by Ministry of Health & Family Welfare vide Gazette Notification vide GSR 102E dated 11.2.2020 (Annexure XV), along with amendments issued from time to time, with reference to implant have to be scrupulously followed. Reference is also invited to the order dated 30th March, 2022 issued by National Pharmaceutical Pricing Authority (NPPA) with respect to ceiling price of Coronary Stents.

Super TopUP Policy

SALIENT FEATURES OF THE POLICY
- This Policy covers In-Patient Hospitalisation Expenses incurred in India.
- This policy will respond only when the aggregate of all Hospitalisation expenses of one or all members of the policy in one or multiple claims, exceeds the "Threshold" i.e. the Sum Insured under the base policy.
- This Policy will respond for each and every Hospitalisation after the Threshold has been exceeded by previous Hospitalisation expenses subject only to the Sum Insured as opted by the insured.
- The Sum Insured opted under Top-Up is the maximum liability of the company for all members/Member+Spouse.
- Thus, this Policy offers protection in excess of any Base Policy Sum Insured of SAIL Base Policy.
- If there is any expense in excess of Threshold, receivable from any other entity, the Insured Person has an option to recover it from either that entity or this policy, but not both.
- However, the Sum Insured under the policy will be available over and above any reimbursement received from any other entity if such amounts exceed the Threshold.

Super TopUp ELIGIBILITY
The policy can be issued on Individual or Floater Sum Insured basis covering the members of the family i.e., Ex Employee of SAIL and his/her spouse. Family comprises of Self & Spouse as covered under Base SAIL GMC policy.

THRESHOLDS

The following Hospitalisation expenses incurred in respect of all the Insured members shall be considered for determining the Threshold under the Policy:

- The admission in the Hospital should have happened during the policy period.
- The Insured should have been admitted as an inpatient (outpatient treatments are not to be considered). The Hospitalisation should be for an Injury or Illness.
- Pre-Hospitalisation and Post-Hospitalisation expenses will not be considered.

DETAILS OF COVERAGE

All terms, conditions, limits and exclusions as per Base SAIL BASE policy

CLAIM PROCEDURE

The process of Intimation for emergency and planned Hospitalization is same as the Base SAIL BASE policy

All claims under this policy shall be payable in Indian currency.

Insured is not eligible to receive any amount more than the admissible claim. If Insured goes to a higher Room Rent category than his eligible Room Rent category (as per Base Policy), the claimed amount will be proportionately deducted and the deducted amount will not be payable even in Top Up.

But if Insured goes to his eligible Room Rent category, the claim will be settled in full without any deductions in the admissible amount.

IMPORTANT EXCLUSIONS:

Under SAIL Mediclaim Scheme, the Insurance Company shall not be liable to make any payment in respect of any expenses whatsoever incurred by the insured person in connection with:

i) Any Disease/complication caused due to alcohol intake.

ii) Any disease/injury caused by War/Nuclear Weapons/Radiations/Breach of Criminal law.

iii) Circumcision, cosmetic or Plastic Surgery unless necessitated by an accident or as a part of any disease/illness.

iv) Cost of dentures, hearing aid, spectacles, cost of glasses/contact lenses etc.

v) Convalescence , general debility, "Run-down" condition or rest cure, congenital diseases or defects, sterility, venereal diseases, intentional self-injury and use of intoxicating drugs, except AMRD .

vi) The Hospitalization charges in which Radiological/Laboratory investigations/other diagnostic studies have been carried out which are not consistent with or incidental to the diagnosis of treatment of positive existence or presence of any ailment, sickness or injury for which confinement at any Hospital/ Nursing Home, has taken place.

vii) Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.

viii) Voluntary medical termination of pregnancy during first 12 weeks of conception.

ix) Naturopathy Treatment.

x) External and/or durable Medical/Non-Medical equipment of any kind used for diagnosis and/or treatment including CPAP, CAPD, Infusion pump etc. Ambulatory devices, i.e. Walker, crutches, belts, collars, caps, splints, slings, braces, stockings etc., of any kind . Diabetic foot wear, Glucometer/Thermometer and similar related items etc., and also any medical equipment which subsequently used at home etc.

xi) Any kind of service charges, attendant food charges, surcharges, admission fees/ registration charges & Non-Medical expenses levied by the Hospital.

xii) Cytotron Therapy & Ozone Therapy.

xiii) Preventive Health Check-ups from OPD as well as IPD benefit

xiv) Enhanced External Counter Pulsation Therapy (EECP)

xv) Robotic Surgery/Robotically assisted surgery (other than critical surgeries of Cancer/Neurological Procedures where precision is required)

xvi) Any unproven therapy

xvii) Ayurvedic treatment if it is not an active line of treatment.

xviii) Rejuvenation therapy/Massage/Panchkarma

xix) Stem cell Transplantation except Haemopoetic Stem Cell Transplant/Bone Marrow Transplant

Active line of Treatment: Active line of treatment is that treatment which is not advised on an ambulatory or domiciliary basis and for which admission to a hospital is required. This can include any medication administered (injectable, infusion etc.) or any surgical procedure done or treatment that's administered where close/continuous monitoring of the patient is required

Example : The patient has been diagnosed by MRI of spine to be having inter-vertebral disc prolapse, causing nerve root/s compression/s thereby radiculopathy
The Active Line of Treatment here would be laminectomy with discectomy, and/or required fixation. The patient usually starts walking, pain free, within hours.

No Active Line of Treatment: A patient with a confirmed diagnosis is when treated with medications that are not related or do not cure the underlying disease (Diagnosis) or may not necessarily play any role in improving the patient's condition or alleviating the patient's symptoms or improving the patient's quality of life. Such treatments are categorized as no active line of treatment
Example:
1. A patient suffering from mild Benign Paroxysmal Positional Vertigo may sometimes be treated with Intravenous fluids, Antibiotics, Antacid and supportive care. A patient suffering from BPPV experiences dizziness, not due to dehydration, but due to unknown reasons (Idiopathic) or inner ear damage. Such cases do not require to be treated with IV fluids and Antibiotics. Treating them with oral Antivertigo medications is usually enough to alleviate the symptoms

2. A patient suffering from Carcinoma Breast (Diagnosis confirmed with histopathological examination) is subjected to multiple investigations like HRCT Thorax, Bone scan, USG Abdomen and Pelvis, PET Scan etc and is treated with Oral Multivitamin tablets and similar supportive medications during hospitalization. Multivitamin and similar medications will not cure Carcinoma Breast in this patient. She needs to go for oncosurgery (Breast conservation surgery or Modified radical mastectomy, depending on the stage) for the primary breast cancer lesion.

CLAIM PROCEDURE:
Claim Intimation for Hospitalization treatment on Cashless/ Reimbursement basis
  A. **Mandatory Claim Intimations:-**
     1. The Beneficiary to inform / intimate, via integrated web portal /Care SAIL App / writing the Insurance Agency/TPA at least 48 Hours prior to any elective / planned Hospitalization / Admission.
     2. In case of Emergency Admission / Hospitalization, the Insurance Company/ TPA to be informed by the Mediclaim member, via integrated web portal /Care SAIL App / writing within 24 hours of such hospitalization.
     3. The Claim Intimation by the Mediclaim member is mandatory for both Cashless & Reimbursement claims.
     4. In case, Claim intimation is not submitted or not sent within defined timelines, the claim may stand to be rejected or deductions made

5. Claim Intimation can be sent via Letter/ Email/ Fax/ Intimate on **Mobile App**- Care-SAIL / upload on Integrated Web Portal/ personally delivered at Insurance/ TPA offices.
   For processing of claims pertaining to treatment undertaken in SAIL Hospitals whether cashless/reimbursement; prior claim intimation is not mandatory.
6. Claim intimation format is provided on page no. 26.

Claim Submission for IPD treatment on Cashless / Reimbursement basis
- The reimbursement claims with respect to IPD/ Hospitalization to be submitted to the Insurance Company/ TPA within 30 days from the Date of Discharge from the Hospital.
- The reimbursement claims pertaining to Post hospitalization (IPD treatment), to be submitted to the Insurance Company/ TPA within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.

Confirmation of claim registration will reach the member within 24 hours of the claim receipt by the MDIndia Health Insurance TPA Private Limited.
Query or clarification sought regarding claim will reach the member, along with reasons for the same, within 15 days of registration of the claim.
NOTE: For availing the facility of cashless hospitalization in hospitals, empaneled by TPA for the said purpose, the members can avail the facility of TPA desk in such hospitals. For cashless hospital list, please refer to updated hospital list on Integrated SAIL Web Portal https://sail.mdindia.com or Mobile App/ link on SAIL Integrated web portal

Claims can be sent via:
- **E-Mail: sail@mdindia.com**
- **Mobile App : Care-SAIL**
- **24 Hrs. Helpline no:** 1800-266-5599
  - o Fax: 1860-233-4449
  - o Toll Free no: 1800 266 5599

Personally delivered at MDIndia Health Insurance TPA Pvt. Ltd branches mentioned in the guidebook.
Acknowledgment to member will be given via email/SMS/ And status updation in Care SAIL app/Integrated Web Portal login of member subject to details provided within 8 hour

CASHLESS SERVICE AT NETWORK HOSPITAL:
Cashless hospitalization facility is available only at Network Hospitals. Cashless facility enables the SAIL Members to obtain admission at designated hospitals subject to obtaining an Authority Letter from MDIndia Health Insurance TPA Pvt. Ltd. The TPA will settle the Hospital Bills directly on behalf of insured.
- **For Your Reference:**
  - o List of Network Hospitals on https://sail.mdindia.com/Empanellist.aspx
  - o Format of Pre-Authorization form - Part A and Part B page No.29-34
  - o Cashless Intimation: sail@mdindia.com

Whenever the Member is advised admission to one of the network hospitals for treatment:
- Part A to be filled by SAIL Member
- Part B needs to be filled by the attending doctor / surgeon / hospital & dually signed by the Treating Doctor
- Then Pre Authorization form needs to be faxed by the hospital to MDIndia Health Insurance TPA Private Limited at **1860-233-4449** or mail at **sail@mdindia.com**

How to Avail Cashless Services:

Step 1: Forward your Pre–authorization request letter duly filled and signed by the Treating Doctor and Hospital with Hospital Stamp
- Planned/Elective Surgeries - 48 hours prior to hospitalization
- Emergency – within 24 hours of hospitalization

Step 2: MDIndia Health Insurance TPA Pvt. Ltd. TPA will confirm receipt of Request and will issue an Authorization letter for the coverage as per the policy terms and conditions to Network Hospital. The Authorization letter is valid only for the period of Hospitalization sought as per the request.

Step 3: Member approaches the Network Hospital Admission desk on the day of planned hospitalization with MDIndia Health Insurance TPA Pvt. Ltd. ID card, Authorization letter and Govt. authorised Photo ID Card. The identity of the patient will be validated before admission.

Step 4: Network Hospital will extend cashless treatment to the Member up to authorized amount.

Step 5: At the time of discharge, Member/patient leaves back all the documents and also signs on the Claim Form and Final Hospital bill.

Step 6: Member makes the payment in cash to the Network Hospital for those services that are not covered under the policy.

The approval of cashless treatment (admissible) will be received by the member and the Hospital within 24 hours for planned intervention and within 4 hours for emergency treatment.

On receiving the Pre Authorization request, MDIndia Health Insurance TPA Pvt. Ltd. will do either one of the following:
A. **Authorise:** In case the cost of hospitalization exceeds the sum insured in the policy, the policy holder will have to pay the difference to the hospital. MDIndia Health Insurance TPA Pvt. Ltd. will not be liable for any amount in excess of the amount specified in the AL (Authorisation Letter). The Authorisation Letter is valid only for the period of hospitalization as specified on the RAL (Request for Authorization Letter)
B. **Request Additional Information:** In case the information provided in the RAL is incomplete, unclear or insufficient, MDIndia Health Insurance TPA Private Limited will request clarification from the policyholder/hospital. RAL may be approved or rejected subject to obtaining the additional information and based on the terms and conditions outlined in the policy.
C. **DENIAL:** MDIndia Health Insurance TPA Private Limited will fax "Denial of Authorization Letter" (DAL)* directly to the hospital. Cashless facility may be denied in some situations as mentioned below:
    - Any ambiguity in the policy terms and conditions with respect to the present ailment.
    - Insufficient sum insured to cover the hospitalization expenses.
    - Request for Authorisation Letter is not received by MDIndia Health Insurance TPA Private Limited in time.
    - If the information sent to MDIndia Health Insurance TPA Private Limited is insufficient to confirm the coverage. The policyholder or his/her relative must sign the claim form and hospital bills at the time of discharge from the hospital.

*Please note that DENIAL is only denial of cashless facility and is no way to be interpreted as denial of treatment. You retain the right to get treated, pay for the services and then submit the bills to us for reimbursement, subject to policy terms and conditions. In case of hospitals/cities not included in the list, call at the Authorization #. Each request would be dealt on a case to case basis.

The approval for final claim settlement for cashless treatment will be made within 4 hours of request by the hospital.

EMERGENCY HOSPITALIZATION

In case the insured is admitted to one of our network hospitals in any emergency or accident, the RAL should be faxed to MDIndia Health Insurance TPA Private Limited Head Office or Branch within 24 hours of admission. MDIndia Health Insurance TPA Private Limited would authorise or deny the request as mentioned earlier. If the insured gets admitted to a non-network hospital, please refer to non-cashless hospitalization services section.

Hospitalization in SAIL Plant Hospital

In Case hospitalization treatment is availed from a SAIL hospital, post hospitalization treatment facility can only be availed from SAIL hospitals or a network hospital / hospitals empaneled by TPA.

REIMBURSEMENT/SERVICE AT NON - NETWORK HOSPITAL:

If the treatment is availed in a Non-Network hospital the insured will have to settle the claim directly with the hospital and file claim for reimbursement. To avail services in a Non-Network hospital kindly follow the below steps:

Step 1: In case of Hospitalization at Non-network hospital, the Policy holder is required to intimate MDIndia Health Insurance TPA Pvt. Ltd. 48 hours prior to planned hospitalization or Elective surgeries and within 24 hours in case of Emergency hospitalization.

Step 2: Policy holder avails treatment from hospital and makes payment for the entire treatment.

Step 3: After discharge, Mediclaim Member needs to submit the following within 30 Days from the date of discharge from the Hospital to help us in settling the claim faster.

- IPD Claim form duly filled & signed as per format given on Page No. 24 -25
- Original detailed Discharge Summary.
- Original Hospital bill with break-up and Payment receipts.
- All Original Doctor's prescription for medicine purchased
- All Original cash memos and bill for medicines.
- Self Declaration By Insured/Employee
- Package Break-up (if applicable)
- Original Investigation reports along with films
- Bank details with cancelled Cheque for NEFT or you can also upload Bank details on integrated web portal https://sail.mdindia.com or can be uploaded through the Mobile App - Care-SAIL.

OUT-PATIENT (OPD) TREATMENT:

OPD claim should be submitted to the concerned office of MDIndia Health Insurance TPA (Refer page no. 21-23 for detail of offices) along with:

- OPD claim Form duly filled in (Claim form available on Page no. 27-28
- All Doctor's Prescription
- All Receipts/Bills for Drugs/Diagnostic Tests
- All Diagnostic Report

All the above documents should be submitted in Original, in proper sequence, duly tagged/stapled.

GRIEVANCE LODGING:

All registered grievances will be acknowledged within 24 hours through email/ SMS and resolved
Within 7 working days and Grievance resolution matrix is also displayed on the integrated web portal
https://**sail.mdindia.com/**Mobile App- Care SAIL For prompt handling of grievances, a separate Grievance Team has been constituted to ensure Grievance disposal.

To raise your grievance you can log on Integrated web portal https://sail.mdindia.com or Mobile App Care-SAIL and raise the same on Online Grievance redressal or mail to **sail@mdindia.com** or send the grievance to a local office on the address mentioned in the guide book / Mobile App- Care SAIL.
On registration of grievance on integrated web portal/Mobile App Care-SAIL App a grievance registration number (GRN) will get generated.
The status of grievance resolution can be checked on integrated web portal/Mobile app. If the same is not updated, the member can mail the GRN to TPA email id.

In case of major dispute in any claim, the concerned member is required to contact the Internal Resource Person (IRP) of his/her respective SAIL Plant/ Unit, to which the member belongs. The concerned SAIL Plant/unit would constitute a committee of SAIL & the New India Assurance Company Limited officials to resolve the dispute. The decision of the committee in this regard will be binding on both the parties and the member will have to wait for a reasonable time for the decision of the committee.
Note: - For any queries/observations/complaints/grievance, the members are required to be in touch with the IRP of their respective Plant /unit only. No communication with dealing officers of Mediclaim of other plants / units, including Corporate Office, will be encouraged.

CUSTOMER CARE SERVICES:
In case of any queries or require assistance during hospitalization/ claims processing feel free to contact us at our toll free number. We offer 24*7 days support through our Customer Care Centre.
24 Hours Helpline   : **1800-266-5599**
Fax Number   : **1860-233-4449**
E-Mail ID   : **sail@mdindia.com**
Integrated web portal   : https://**sail.mdindia.com**
Mobile App   : **Care-SAIL**

<p style="text-align:center">TECHNOLOGICAL ADVANCEMENTS:</p>

Mobile Application – Please follow the below steps to download Mobile application: Care-SAIL
STEP 1–
Search for Care-SAIL - Application from Google Play Store in Android Phone and from App Store from IPhone.
STEP 2 –
Click on install button.
STEP 3 –
Pop up window appears showing location and photo media files. Click on Accept and then click on Open.
STEP 4 –
Next a window opens where you need to type your MIN No. & Password. Then click on Login and a new window opens from where you can access your account for real time update of Policy Details, Beneficiary Details , M-card , Claim status, Claim Intimation, Health Tips , Contact us, Network Hospital , FAQ's and Grievance Feedback.

Additional Benefits of Mobile APP:
Network Hospital - Click Network Hospital menu on dashboard screen,
You can Search Hospitals or can view Nearby Hospital List.
Grievance, Feedback & suggestion: You can register complaints; send feedback and suggestions using this app. You can attach complaints related documents, click SEND.

Web Portal – Please follow the below steps to download MDIndia Health Insurance TPA Private Limited Mobile application:
STEP 1–
Login to https://sail.mdindia.com from your browser.
Step 2 – Click to Login button, Select MIN Number
STEP 3 –
Next a window opens where you need to type your MIN No & password. Then click on Login and a new window opens from where you can access your account for real time update of Policy Details, Beneficiary Details , E-card , Claim status, Claim Intimation, Claim Submission, Health Tips , Contact us, Network Hospital , FAQ's and Grievance Feedback.

DETAILS OF DEALING OFFICES FOR SAIL MEDICLAIM SCHEME ARE GIVEN BELOW:

1. Asansol: MDIndia Health Insurance TPA Pvt. Ltd., Room no. 3, Shanti Niwas, 1st floor, Besides Income tax office, G.T. Road, Asansol, West Bengal – 713 304 Contact Number - 0341-2252677 E Mail: sail_asansol@mdindia.com	**9. Salem :** MDIndia Health Insurance TPA Pvt. Ltd., No : 23 / 7 , 1St Floor, Maravaneri 1st Cross, Near Sundar Lodge Auto Stand, Salem, - 636007, TamilNadu Contact Number - 0427-2417386 E Mail : sail_salem@mdindia.com
2. Durgapur: MDIndia Health Insurance TPA Pvt. Ltd., *1 / 2* - Prafulla Chaki Path, Ground Floor,City Centre, Durgapur (M. Corp) Durgapur, West Bengal – 713 216 Contact Number - 0343- 2606811 E Mail : sail_durgapur@mdindia.com	**10. Kolkata :** MDIndia Health Insurance TPA Pvt. Ltd, 4th Floor, Spencer Building, 145, Rashbehari Avenue,Gariahat, Kolkata – 700029 Contact Number - 033-24220521/0545
3. Dhanbad: MDIndia Health Insurance TPA Pvt. Ltd., Shop no. 7, Block B, Ground floor, Krishna Apartment, Jhoraphatak road, Dhanbad, Jharkhand – 826 001 Contact Number - 0326-2305550 Email Id : sail_dhanbad@mdindia.com	*11. Mumbai:* MDIndia Health Insurance TPA Pvt. Ltd., Mezzanine floor, Ballard House, Adi Marzban path, Ballard estate, Ballard estate Bearing CTS number 1185, Fort, Mumbai - 400 002. Contact Number - 022- 22199105 /107 Email Id: sail_mumbai@mdindia.com.
4. Bokaro: MDIndia Health Insurance TPA Pvt. Ltd., Sector - 1, Near City Thana, Quality Circle, Bokaro steel city - 827001 Contact Number - 06542-233099 Email Id : sail_bokaro@mdindia.com.	**12. Nagpur :** MDIndia Health Insurance TPA Pvt. Ltd., Plot No. 265, 1st Floor, Millennium Shopping Mall, Laxmi Nagar Square, West High Court (WHC) Road, Bajaj Nagar, Nagpur – 440010 Contact Number - 0712-2220824/825 Email Id : sail_nagpur@mdindia.com
5. Ranchi: MDIndia Health Insurance TPA Pvt. Ltd., Shop No.1, Ground floor, Chagan Lal Market, Kanta toli chowk, Purulia Road, Ranchi – 834 001 (Jharkhand)Contact Number - 0651-2532557 Email Id : sail_ranchi@mdindia.com	**13. New Delhi :** MDIndia Health Insurance TPA Pvt. Ltd., ,3E/7, Jhandewalan Extn. Near Videocon Tower & ICICI Bank, Delhi 110008 Contact Number - 011 - 28757061 / 28756096. Email Id : sail_delhi@mdindia.com
6. Rourkela MDIndia Health Insurance TPA Pvt. Ltd., Sector 5 Public Health building, Rourkela, District Sundergarh, Odisha - 769002 Contact Number - 0661-2643434 Email Id : sail_rourkela@mdindia.com	**14. Chennai** MDIndia Health Insurance TPA Pvt. Ltd., Guna Complex, New door no. 443 & 445, Old no. 304 & 305, Anna salai, Teynampet, Chennai 600 018 Contact Number - 044-24343011/12 Email Id : sail_chennai@mdindia.com
7. Bhadravati: MDIndia Health Insurance TPA Pvt. Ltd., Sri Venkateshwara Krupa, Ground Floor, Lingayat Street, Jannapura, Bhadravati Karnataka - 577301 Contact Number - 08282-271166 Email Id : sail_bhadravati@mdindia.com	**15. Bangalore :** MDIndia Health Insurance TPA Pvt. Ltd., Sharada Chambers, No. 1540, 1st Floor, 39th Cross, 4th "T" Block, Jayanagar, Bangalore - 560 041 Contact Number - 080- 26549834/54 Email Id : sail_banglore@mdindia.com
8. Bhilai: MDIndia Health Insurance TPA Pvt. Ltd., SAIL Plant, Sector 5, Bhilai Chattisgarh 490006 Contact Number - 0788-2227800 Email Id : sail_bhilai@mdindia.com	**16. MDIndia Head Office:** S. No. 46/1, E-Space, A-2 Building, 3rd Floor, Pune Nagar Road, Vadgaonsheri, Pune 411014, Maharashtra 020-25300000Email Id : customercare@mdindia.com , authorisation@mdindia.com

List of Other MDIndia Branches Where Claim Documents Can Be Submitted

S.No	Location	Address
1	Head Office	S.No.46/1, E-Space, A-2 Building, 3rd Floor, Pune - Nagar Road, Vadgaonsheri, Pune - 411014, Maharashtra. , Contact No. 020-25300000
2	Pune	Karnavat Tower, 1st Floor, Paud Phata, Behind Dashbooja Ganapati Temple, Above Dena Bank, Kothrud, Pune - 411038, Maharashtra. , Contact No. 020-25438227
3	Nashik	Madhav Plaza, 1st Floor, Bhabhanagar, Near Hotel Kinara, Mumbai Naka, Nashik - 422001, Maharashtra. , Contact No. 0253-2591050 /2591051
4	Nagpur	Plot No.265, 1st Floor, Millennium Shopping Mall, Laxmi Nagar Square, West High Court (WHC) Road, Bajaj Nagar, Nagpur - 440010, Maharashtra. , Contact No. 0712-2220824/825
5	Mumbai	Mezzanine Floor, Ballard House, Adi Marzban Path, Ballard Estate, bearing CTS Number 1185, Fort, Mumbai - 400001, Maharashtra. , Contact No. 022-22679692/93/94/95
6	Visakhapatnam	Door No.30-15-110, 2nd Floor, AV Towers, Daba Gardens Main Road, Vishakhapatnam - 500020, Andhra Pradesh. , Contact No. 0891-2795268
7	Vijayawada	Room No.7, 2nd Floor, Datta Lord House, Beside PVP mall, Mogalrajapuram, Krishna Dist, Vijayawada - 520010, Andhra Pradesh. , Contact No. -
8	Patna	1st Floor, Khetan Bhavan, Kadam Kuan, Opp. Uma Cinema Hall, Pirmuhani, Patna - 800003, Bihar. , Contact No. 0612-2660341
9	Bhilai	SAIL Plant, Durg Hospital Building, Sector-5, Bhilai - 490006, Chattisgarh. , Contact No. 0788-2227800
10	Panjim	House No. B/F-3, 1st Floor, Campal Trade Centre, Near kala Academy, Behind Military Hospital, Campal, Panjim - 403001, Goa. , Contact No. 0832-2220056
11	Bokaro	MD India Health Insurance, Sector 1, Near City Thana, Quality Circle, Bokaro Steel City, Jharkand - 827001 , Contact No. 06542-233099
12	Dhanbad	Shop No.7, Block B, Ground Floor, Krishna Apartment, Jhoraphatak Road, Dhanbad - 826001, Jharkhand. , Contact No. 0326-2305550
13	Ranchi	Ward No.27, 1st Floor, Holding No. 472 / 472 A, Taurus Tower, Pepee Compound, Off Main Road, Ranchi - 834001, Jharkhand. , Contact No. 0651-2332734
14	Bangalore	Door No.1540, 1st Floor, 4th "T" Block, Sharada Chambers, 39th E Cross, 23rd Main, Above Allahabad Bank, Jayanagar, Bangalore - 560041, Karnataka. , Contact No. 080-26549834/9854
15	Bhadravati	Sri Venkateshwara Krupa, Ground Floor, Lingayat Street, Jannapura, Bhadravati - 577301, Karnataka. , Contact No. 08282-271166
16	Kochi (Cochin)	EL .63/522, Katikaran House, Opp. Karuna Printers, Kasim Lane, Nr. St. Augustine School, Kaloor, Kochi - 682017, Kerala. , Contact No. 0484-2401327/1337
17	Indore	F-15, Sector-F, Ground Floor, MIG Colony, Near LIG Square, Indore - 452001, Madhya Pradesh. , Contact No. 0731-2554890

S.No	Location	Address
18	Bhopal	Plot No.15, A-1, Chitransh Home, 2nd Floor, B/H.Chitransh College, E-7, Arena Colony, 11 No.Stop, Chitragupta Nagar, Bhopal - 462042, Madhya Pradesh. , Contact No. 0755-2460795/ 2430511 / 2430533 / 3200070
19	Bhopal	Plot No 15, 1st Floor, M – 3 Chitransh Home, Behind Mahrishi Vedic Kendra, E-7 Arera Colony, 12 No. Sai Board, Bhopal – 462016, Madhya Pradesh. , Contact No. 0755-2427855
20	Delhi	3E/7, Jhandewalan Extn. Near Videocon Tower & ICICI Bank, Delhi 110008, Contact No. 011-28757061 / 28756096
21	Mohali	Mohali Towers, 1st Floor, Plot No. F-539, Phase-8-B, Industrial Area, Airport Road, SAS Nagar, Mohali, Chandigarh - 160071, Punjab. , Contact No. 0172-2236539/ 0172-2236540/ 0172-2236541
22	Ludhiana	Madhok Banquet, Madhok Complex, B-XX 2620/1, ZONE D, Cabin No. 3, Lower Ground Floor, Madhok Complex, Ferozpur Road, Ludhiana – 141001, Punjab , Contact No. 0161-2770972/2770973
23	Raipur	Nagdev Plaza, Office-A, 1St Floor, Block-B, Kutchery Chowk, Near Jail Road, Raipur, Chhattisgarh - 492001, Contact No. -
24	Chennai	New Door No.443 & 445, Old Door No. 304 & 305, Guna Complex, Anna Salai, Teynampet, Chennai - 600018, Tamilnadu. , Contact No. 044-24343011 /12
25	Coimbatore	Door No.89, Grey Town, Near Nehru Stadium, Gandhipuram, Coimbatore - 641018, Tamil Nadu. , Contact No. 0422-2302171/2302172
26	Salem	Door No.23/7, First Floor, Maravaneri 1st Cross, Near Sundar Lodge Auto Stand, Salem - 636007, Tamilnadu. , Contact No. 0427-2417386
27	Hyderabad	Door No.101, 1st Floor, 6-3-883/A/1/103, Imperial Plaza, Panjagitta, Hyderabad - 500082, Telangana. , Contact No. 040-23414121 / 32962260
28	Lucknow	Unit No.206 & 206B, 2nd Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow – 226001, Uttar Pradesh. , Contact No. 0522-2982121
29	Kolhapur	Rs No. 334, E-Ward, Dattawad Renaissance, Shop No. 5B, 3Rd Floor, Shahupuri, Kolhapur – 416001, Maharashtra, Contact No. -
30	Dehradun	No.17 C, Raipur Road, Ground Floor, Near Curzen Chowk, Dehradun - 248001, Uttarakhand. , Contact No. 0135-2658722
31	Kolkata	4th Floor, Spencer Building, 145, Rashbehari Avenue,Gariahat, Kolkata - 700029, Contact No. 033-2422 0521/0545
32	Siliguri	Pakurtala More, 1st Floor, Opp. Agragami Club, Haren Mukherjee Road, Siliguri, Darjeeling - 734001, West Bengal. , Contact No. -
33	Asansol	Room No.3, Shanti Niwas, 1st Floor, Beside Income tax office, G.T. Road, Badhaman Dist, Asansol - 713304, West Bengal. , Contact No. 0341-2252677
34	Durgapur	Ground Floor, Prafulla Chaki Path, City Centre, Durgapur M.Corporation, Bardhaman Dist, Durgapur - 713216, West Bengal. , Contact No. 0343-2606811
35	Ahmedabad	1st Floor, Neptune Tower, Opp. Nehru Bridge, Ashram Road, Ahmedabad – 380009, Gujarat. , Contact No. 079-27542665
36	Surat	Door No.901, 9th Floor, Meridian Tower, Near Apple Hospital, Udhana Darwaja, Ring Road, Surat - 395002, Gujarat. , Contact No. 0261-2345634 / 2345636
37	Baroda	E-302 & 306, 3rd Floor, Block - E, Lalita Towers, Near Rajpath Hotel, B/H, Railway Station, Dinesh Mill Road, Vadodara - 390005, Gujarat. , Contact No. 0265-2357660 / 2323244 / 2357256 / 2357666 / 2320602
38	Rourkela	Sector- 5, Public Health Building, Rourkela, District- Sundergarh, Odisha-769002 , Contact No. 6612643434

ANNEXURE- A: CLAIM FORM – IPD

MD india

CLAIM FORM

(Issuance of this form does not amount to admission of any liability under the claim on the part of the insurance.)

1. Name of the Patient (In Capitals)   : _____

2. MIN No.   : _____

3. Detail of the person undergoing treatment: _____

    a) Name of Patient & relationship to the Insured:_____

    b) Date of Birth_____ c) Phone No._____ d) E MAIL ID : _____

    f) Residential address:

    _____

    _____

4. Nature of Disease/illness contracted or injury suffered: _____

5. Date of injury sustained or Disease/ illness first detected: _____

6 (a) Name of the Hospital/ Nursing Home/Clinic:_____

  (b) Address of the Hospital/ Nursing Home/Clinic: _____

    State/ Union Territory   _____

  (c) Registration no:_____

  (d) Date of Admission: (c) Date of Discharge:

7. Total Amount Claimed: Rs._____

I have incurred on the treatment of disease/illness/accident referred to above the expenses as per the details given by me in the Schedule of Expenses given overleaf. In support of the above claim, I enclose the following documents:

Claim Form Duly Signed:	Yes/No	Pre Hospitalization bills ____ Nos.	Yes/
MDI Pre-Authorization Certificate:	Yes/No	Post Hospitalization	Yes/
Claim Intimation Letter	Yes/No	Hospital Payment	Yes/
Discharge Summary	Yes/No	Hospitalization Bill	Yes/
Medicines Bills with Dr's prescription	Yes/No	Surgeon's surgery certificate	Yes/
Operation Theater / Pharmacy Bills	Yes/No	Surgeon/Consultant's bills	Yes/
Investigation reports with Dr's prescription Yes/No			
MRI____Nos.	Yes/No	ECG____Nos.	Yes/
CT scan____Nos.	Yes/No	X-Ray____Nos.	Yes/
US scan____Nos.	Yes/No	Other's (If any)	Yes/

I hereby warrant the truth of the foregoing particulars in every respect and I agree that if I have made or shall make any

False or untrue statement, suppression or concealment, my right to claim reimbursement of the said expenses shall be absolutely forfeited. I further declare that, in respect of the above treatment, no benefits are admissible under any other Medical Scheme or Insurance

SCHEDULE OF EXPENSES INCURRED BY THE CLAIMANT

(Attach separate Annexure for details of bills)

Details of expenses claimed under Hospitalisation (To be supported by Bills/Receipt, Cash Memos etc)	
1. Pre Hospitalisation Benefits (Within 30 days prior to admission in the hospital)	
2. Hospitalisation Benefits	
3. Post- Hospitalisation Benefits (upto 60 days from Date of Discharge)	
TOTAL	

CONSENT FORM

From:

Patient's Name and address:

To:

Whomsoever it may concern: (Hospital/Doctor)

Madam/Sir,

I hereby authorize MDIndia Health Insurance TPA Pvt. Ltd. representatives free and unlimited access to seek medical information (Indoor case papers, reports, documents, including photocopies thereof / pertaining my, admission / treatment) from any hospital / medical practitioner from which or whom I have at any time sought or shall seek medical attention concerning any disease/ sickness, ailment or injury, which affects my physical or mental health. Yours faithfully,

ANNEXURE - B: CLAIM INTIMATION FORM
CLAIM INTIMATION FORM - STEEL AUTHORITY OF INDIA LTD.
Mediclaim Policy for Retired Employees

Hospitalisation Information

Name of Patient: _____MIN No._____

Full Address: _____

City: _____ **State:** _____ **Pin Code:** _____

Phone No.: _____ **E-mail:** _____ **Date:** _____

Age: _____ **Gender:** M ☐ F ☐ **Contact No. :** _____

Diagnosis: _____

Date of Admission: _____ **Date of Discharge:** _____

Planned Treatment / Emergency Treatment: _____

Hospital Information

Hospital Name: _____

Address: _____

City: _____ **State:** _____ **Pin Code:** _____

Contact Number: _____

Doctor Information

Name of Treating Doctor: _____ **Registration No.:** _____

Qualification: _____

Landline Contact no.: _____ **Mobile:** _____

Estimated Expenses: _____

Any other relevant information: _____

Addition Attached Documents: _____

Intimation Submitted By: Insured ☐ **Patient** ☐ **Relative** ☐

Name: _____ **Contact No.:** _____

I hereby authorize MDIndia Health Insurance Pvt. Ltd. / Insurance Company / Representative Of Insurance Company to obtain my medical record / information from Hospital / Nursing Home / Treating Medical Professionals / Family Physician / diagnostic center / medical shops necessary to process the claim

Kindly Keep In Notice

Photo ID of the patient has to be carried to hospital during hospitalization
Attachments of prescriptions and Admission notes is a mandate
Photo Identity of the patient has to be attached along with Claim Intimation / Documents
Non Submission of the Claim Intimation within 48 hours prior to admission will result the claim as NO CLAIM

SIGNATURE OF THE PATIENT

ANNNEXURE - C: CLAIM FORM – OPD

O.P.D TREATMENT CLAIM FORM
MDIndia Health Insurance TPA Pvt. Ltd

1) Name   :_____
2) MIN No   :_____
3) Address (IN BLOCK LETTERS)   :_____
4) Phone Number   :_____
5) Nature of Illness   :_____
6) Period of Illness   : _____
7) Expenses Incurred

Type of Expenses	Bill Date	Bill No.	Name of the Hospital/Lab/Medical Shop	Amount
a) For Consultation				
b) For Medicines				
c) For Pathological & other diagnostic tests				
d) Any other				
Total Expenses Incurred:				

I declare that the given information is correct and that I have not claimed reimbursement for the above expenses Incurred by from any other source.

I also consent and authorize MDIndia Health Insurance TPA Pvt. Ltd. / The New India Assurance Company Limited /SAIL to seek medical information/documents from any hospital /provider who has any time attend on the insured person.

Place:

Date:

(Signature of Insured)

Note : Please enclose the following documents in original along with the claim form :
a)   OPD Card of SAIL approved I Govt. Hospital.
b)   Chemist/Nursing Home Bills/Receipts and Original prescriptions.
c)   All Pathological & other test report and bills, if any.
d)   Discharge Voucher duly signed.

All the above should be in original.   No Photocopies will be accepted

SELF DECLARATION BY INSURED/EMPLOYEE

TO,
MDINDIA HEALTH INSURANCE TPA P LTD

Ref :

Insurance company:_____

Claim Control Number (CCN).:_____

Policy no : _____

MDI / Employee Code / Min number: _____

Employee / Policy holder name : _____

Email ID : _____

Mobile No. :_____

Patient name :_____

Address of insured / employee : :_____

_____

Hospital name : _____

Hospital city : _____

      This undertaking / declaration is to comply that the above claim of INR _____/- in words _____ is claimed by me and all documents are self-attested & verified by me. I will submit all the original documents within **15 days of post period of lockdown** and return of normalcy.

I declare that I will not claim the same claim elsewhere under any other policy for the amount that will be reimbursed to me.

      If Claim documents are not submitted by me within 15 days of post period of lockdown the amount **reimbursed will be recoverable from me**.

Name:

Insured/Employee/Policy Holder Signature: _____

Date : _____   **City** : _____

REQUEST FOR CASHLESS HOSPITALISATION FOR HEALTH INSURANCE
POLICY PART - C (Revised)

(TO BE FILLED IN BLOCK LETTERS)

DETAILS OF THE THIRD PARTY ADMINISTRATOR/ INSURER/ HOSPITAL:

a. Name of TPA/ Insurance company: **MDIndia Health Insurance TPA Pvt. Ltd. (IRDA LICENCE NO. 005)**

b. Toll free phone number: **1800-233-4505**

c. Toll free fax: **1800-233-4449**

d. Name of Hospital:

     i. Address

     ii. Rohini ID

     iii. e-mail id

TO BE FILLED BY INSURED/PATIENT

A. Name of the Patient

B. Gender: ☐ Male ☐ Female ☐ Third Gender

C. Age: (Years) / (Month)

D. Date of Birth: DD/MM/YYYY

E. Contact number:

F. Contact number of attending Relative:

G. Insured Card ID number:

H. Policy number/Name of Corporate:

I. Employee ID:

J. Currently do you have any other mediclaim /health insurance: ☐ Yes ☐ No

    i.Company Name

    ii.Give Details:

K: Do you have a family Physician: ☐ Yes ☐ No

L: Name of the Family Physician:

M: Contact number, if any:

N: Current Address of Insured patient:

O: Occupation of Insured patient:

(PLEASE COMPLETE DECLARATION OF THIS FORM)

TO BE FILLED BY TREATING DOCTOR/HOSPITAL

A: Name of the treating Doctor: _____

B: Contact number: _____

C: Nature of illness/Disease with presenting complaint _____

D: Relevant Critical Findings: _____

E: Duration of the present ailment _____Days

    i. Date of First consultation   DD/MM/Y'YYY

    ll. Past history of present ailment, if any _____

F: Provisional diagnosis:

    i. ICD l0 code

G: Proposed line of treatment:

    i. Medical Management   (   )

    ii. Surgical Management   (   )

    iii. Intensive care   (   )

    iv. Investigation   (   )

    v. Non-allopathic treatment   (   )

H: If investigation and,/or Medical Management, provide _____

    i. Route of Drug Administration _____

I: lf surgical, name of surgery _____

    i. ICD l0 PCS code _____

J: If other treatment, provide details _____

K: How did injury occur _____

L: In case of accident _____

    i. Is it RTA   ☐ Yes   ☐ No

    ii. Date of injury   (DD/MM/YYYY)

    iii. Report to Police   ☐ Yes   ☐ No

    iv. FIR NO _____

    v. Injury /Disease caused due to substance abuse/alcohol consumption   ☐ Yes   ☐ No

    vi. Test conducted to establish this (if yes, attach report)   ☐ Yes   ☐ No

M. In case of Maternity   ☐ G   ☐ P   ☐ L   ☐ A

    i. Expected date of Delivery   DD/MM/YYYY

DETAILS OF PATIENT ADMITTED

A: Date of admission   _____(DD/MM/YYYY)_____

B: Time of admission   (HH : MM)

C: Is this an emergency/planned hospitalization event   Emergency ☐   Planned ☐

D: Mandatory Past History of any chronic illness   If yes (Since month/year)

         i. Diabetes _____

         ll. Heart disease _____

         iii. Hypertension _____

         iv. Hyperlipidemias _____

         v. Osteoarthritis _____

         vi. Asthma./COPD/Bronchitis _____

         vii. Cancer _____

         viii . Alcohol/Drug abuse _____

         ix. Any HIV/ or STD Related ailment _____

         x. Any other ailment, give details _____

E. Expected number of Days/stay in hospital provide details _____Days

F. Days in ICU _____Days

G. Room Type _____

H. Per day room rent+ nursing and service charges+ patients diet _____

I. Expected cost of investigation + diagnostic _____

J. ICU charges _____

K. OT charges _____

L. Professional fees Surgeon + Anesthetist Fees + consultation Charges _____

M. Medicines+ Consumables+ Cost of Implants (if applicable please specify) _____

N. Other hospital expenses if any _____

O. All-inclusive package charges if any applicable _____

P. Sum Total expected cost of hospitalization _____

DECLARATION
(Please read very carefully)

We confirm having read understood and agreed to the Declarations of this form

     a.   Name of the treating doctor   _____

     b.   Qualification: _____

     c.   Registration number with State code _____

Hospital Seal

Patient / Insured Name

(Must Include Hospital ID)

DECLARATION BY THE PATIENT / REPRESENTATIVE

a. I agree to allow the hospital to submit all original documents pertaining to hospitalization to the Insurer/T.P.A after the discharge. I agree to sign on the Final Bill & the Discharge Summary, before my discharge.

b. Payment to hospital is governed by the terms and conditions of the policy. In case the Insurer / TPA is not liable to settle the hospital bill, I undertake to settle the bill as per the terms and conditions of the policy.

c. All non-medical expenses and expenses not relevant to current hospitalization and the amounts over & above the limit authorized by the Insurer/T.P.A not governed by the terms and conditions of the policy will be paid by me.

d. I hereby declare to abide by the terms and conditions of the policy and if at any time the facts disclosed by me are found to be false or incorrect I forfeit my claim and agree to indemnify the insurer / T.P.A

e. I agree and understand that T.P.A is in no way warranting the service of the hospital & that the Insurer / TPA is in no way guaranteeing that the services provided by the hospital will be of a particular quality or standard.

f. I hereby warrant the truth of the forgoing particulars in every respect and I agree that if I have made or shall make any false or untrue statement, suppression or concealment with respect to the claim, my right to claim reimbursement of the said expenses shall be absolutely forfeited.

g. I agree to indemnify the hospital against all expenses incurred on my behalf, which are not reimbursed by the Insurer/ TPA.

h. "I/We authorize Insurance Company/TPA to contact me/us through mobile/email for any update on this claim"

   a) Patient's / Insured's Name:_____

   b) Contact Number:_____e-mail Id(optional)_____

   d) Patient's / Insured's Signature: _____

   Date: _____   Time:_____

HOSPITAL DECLARATION

a. We have no objection to any authorized TPA / Insurance Company official verifying documents pertaining to hospitalization.

b. All valid original documents duly countersigned by the insured / patient as per the checklist below will be sent to TPA/ Insurance Company within 7 days of the patient's discharge.

c. We agree that TPA / Insurance Company will not be liable to make the payment in the event of any discrepancy between the facts in this form and discharge summary or other documents.

d. The patient declaration has been signed by the patient or by his representative in our presence.

e. We agree to provide clarifications for the queries raised regarding this hospitalization and we take responsibility the sole for any delay in offering clarifications

f. We will abide by the terms and conditions agreed in the MOU.

g. We confirm that no additional amount would be collected from the insured in excess of Agreed Package Rates except costs towards non-admissible amounts (including additional charges due to opting higher room rent than eligibility choosing separate line of treatment which is not envisaged/considered in package).

h. We confirm that no recoveries would be made from the deposit amount collected from the Insured except for costs towards non-admissible amounts (including additional charges due to opting higher room rent than eligibility/choosing separate line of treatment which is not envisaged/considered in package).

i. In the event of unauthorized recovery of any additional amount from the Insured in excess of Agreed Package Rates, the authorized TPA / Insurance Company reserves the right to recover the same from us (the Network Provider) and/or take necessary action, as provided under the MoU or applicable laws.
.

Hospital Seal   **Doctors Signature**

Date: **Time:**

Document Acknowledgement Form

MDIndia Health Insurance TPA Pvt. Ltd.
S. No. 46/1, E-space, A-2 Building, 4th floor, Pune Nagar Road, Vadgaonsheri, Pune 411014

Acknowledgement Slip	
	Created On: DD/MM/YY
Sub Reg. No.	
MIN No.	
Inward Date	
Dep Rec Date	
Patient Name	
Type of Doc	
Source	
Insurance Co.	
Policy No.	
Card No.	
Claim No.	

OPD Claim / Hospitalization / Addition Documents Replies / Addition Payment / Deduction Payment / Deduction Payment / Reconsideration Claim

Disclaimers:

- ♥ If any member is found to be misusing the system or has committed any fraud, the member will be permanently debarred from the Mediclaim membership and legal action shall be taken against him/her.
- ♥ In cases, where the cheque of the member for renewal or enrollment is found to be unsigned, is returned for lack of funds or get delayed etc., it would be the responsibility of the member to ensure that the Policy does not lapse due to the above reason.

ANNEXURE – G: NEFT FORM

MDIndia Health Insurance TPA Pvt. Ltd

S. No. 46/1, E-space, A-2 Building, 4th floor, Pune Nagar Road, Vadgaonsheri, Pune 411014.

NEFT FORM

To,

MDIndia Health Insurance TPA Pvt. Ltd

Madam/Sir,

I furnish below details of my bank account to be used for effecting payments due to me by NEFT/RTGS

Registration for NEFT/ RTGS Payments

Beneficiary Name:	
Card number	
Mediclaim Index Number (MIN):	

Bank Account Details For NEFT/RTGS Payments	
Name as appearing in Account	
IFSC Code *(11 digits)	
PAN Number (10 digits)	
Bank Name	
Bank Branch Name	
Bank Branch Address	
MICR Code (9 digits)	
Full Bank Account No. (for NEFT)*	
Account Type	○ Current Account ○ Saving Account

Please attach a copy of a cancelled cheque to verify the details of your bank account. Please refer your cheque book for IFSC/MICR Code of your bank branch or contact your bank's Branch Manager

I wish to receive alerts from the company on processing of payments to my account through SMS and/or Email	
Mobile Phone No. (for SMS alert)	
E-Mail ID (for mail notification) (please provide the IDs which will be valid throughout the policy period)	1)
	2)
	3)
	4)

NOTE:- Please Include a confirmation of account information on bank letterhead/Copy of Passbook or a cancelled cheque. If bank letterhead is used, then bank officer's name and signature is also required. This information will be used to verify your account no.

DECLARATION

• I / We hereby declare that the particulars given above are correct and complete and no blanks have been left. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information I / we would not hold MDIndia Health Insurance TPA Pvt. Ltd responsible.

• I / We further undertake to refund, at any time, any excess amount whether demanded by MDIndia Health Insurance TPA Pvt. Ltd or not, which has been credited to my account [due to any reason] by MDIndia Health Insurance TPA Pvt. Ltd, in excess of (i) the amount due to me, or (ii) Claim/Refund/ Any other payment.

• I / We agree that the payment will be endeavored to be credited starting from the date of next payment cycle and unless the Mandate is revoked by me/us issuance of relevant credit instruction for electronic payment from MDIndia Health Insurance TPA Pvt. Ltd into the aforesaid account will be valid discharge to MDIndia Health Insurance TPA Pvt. Ltd for having paid (i) the amount due to me, or (ii) Claim/Refund/ Any other payment.

• I / We further confirm that we understand this mode as a method of payment introduced by Reserve Bank of India, which provides us an option to receive the amount and or to collect our payments by electronic payment mode directly through my/our bank accounts.

• I / We further confirm that I/we understand, MDIndia Health Insurance TPA Pvt. Ltd, shall make electronic payment to my account by issuing the Payment instruction electronically through its banker to the Clearing Authority and the Clearing Authority would ensure credit to my/our specified bank account provided hereinabove.

• I / We further undertake to inform MDIndia Health Insurance TPA Pvt. Ltd with an advance notice of 15 days, to withdraw from this mode of electronic payment.

• I / We further confirm that MDIndia Health Insurance TPA Pvt. Ltd will have, at its sole discretion, the right to return back to the option of paying to me/us by way of cheque if there are more than 2 consecutive failures in remittances for no fault on the side of MDIndia Health Insurance TPA Pvt. Ltd.

• After MDIndia Health Insurance TPA Pvt. Ltd issuing the Payment instruction electronically through its banker, for whatever reasons, if I/we do not get the credit to my/our account, then same shall neither constitute the default in (i) Payment of amount requested by me, or (ii) Payment of amount due to me/us, or (iii) Payment of claim/ Refund/Any other payment by MDIndia Health Insurance TPA Pvt. Ltd nor constitute default of any terms and conditions of any Claim/Refund/Other contract with me/us.

Name of the Authorised Person _____

Signature of Authorized Person

Date ☐ ☐ / ☐ ☐ / ☐ ☐ ☐ ☐

सेल SAIL

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SAIL FAQ'S:

1) **What is the validity of SAIL Mediclaim Scheme-2024-25**

   Answer: The SAIL Mediclaim scheme 2024-25 is valid from 11th July 2024 till 10Th July, 2025 (2400 hours - IST)

2) **What is claim intimation?**

   Answer : Claim intimation is the notice of hospitalization/admission which is required to be sent to any Centre of MDIndia Health Insurance TPA Pvt. Ltd in writing through letter/fax/email/Personally delivered at TPA offices, 48hrs prior to planned hospitalization or within 24hrs in case of emergency hospitalization. The claim intimation should include all the relevant details like Name of Patient, age, sex, Mediclaim Index Number (MIN), contact details, diagnosis, name-address-contact details of the Nursing home/hospital, date of admission along with a copy of Admission Note of the treating doctor.
   Claim Intimation can be registered through Mobile APP -Care SAIL Also.

3) **Where do I submit the claim document?**

   Answer: You can submit the documents to the nearest MDIndia Health Insurance TPA Pvt. Ltd branch (branch details have been provided in the SAIL guide book / SAIL Care Mobile App) or you can send the documents to MDIndia Health Insurance TPA Pvt. Ltd TPA head office at the following address, S. No. 46/1, E-space, A-2 Building, 4th floor, Pune Nagar Road, Vadgaonsheri, Pune - 411014.

4) **What I have to do for availing cashless hospitalization facility?**

   Answer: In case of planned hospitalization, MDIndia Health Insurance TPA Pvt. Ltd should be informed 48 hrs. In advance, through the duly filled-in/ Pre Authorization form (available at MDIndia Health Insurance TPA Pvt. Ltd. Web Portal /in the guide book /at the TPA desk of the concerned hospital). Ensure that the Pre Authorization Form is signed by the member and the treating doctor. Your claim would be assessed as per terms and conditions of the policy by the insurer and a letter of authorization will be issued to the hospital authorizing treatment. In case of emergency hospitalisation/admissions, the concerned hospital is required to send the request for Authorization for cashless hospitalization to MDIndia Health Insurance TPA Private Limited within 24 hours of hospitalisation / admission. Once MDIndia Health Insurance TPA Private Limited authorises the concerned hospital, the cashless treatment through an authority letter, you are not required to pay the hospital up to the amount which has been sanctioned by the said authority letter MDIndia Health Insurance TPA Private Limited will pay your hospital bills up to the amount authorized in the Authority Letter only.

5) **What is the time limit for claim submission for reimbursement in case of hospitalization?**

   Answer: All the claim documents should be submitted within 30 days from the date of Discharge from the hospital to any nearest MDIndia Health Insurance TPA Pvt. Ltd TPA Branch Office or Head Office.

6) **What is the time limit for claim submission for reimbursement in case of OPD?**

   Answer: OPD Claims to be submitted by the Mediclaim member, to the TPA within 90 days from the date of completion of the treatment to any nearest MDIndia Health Insurance TPA Pvt. Ltd TPA Branch Office or Head Office.

7) **Where can I avail cashless hospitalization facility?**

   Answer: You can avail the cashless hospitalization facility in the Hospital mentioned in the guidebook under the head List of empanelled hospitals for cashless hospitalization under TPA. The updated list of such empanelled hospitals may also be seen at Integrated web portal https://sail.mdindia.com / Mobile App-

CareSAIL Tab - Network Hospital where You can Search Hospitals or can view Nearby Hospital List or you can call on toll free number 1860-266-5599.Keep visiting these places for any updations in list of hospitals

8) **What are the documents required to be submitted for claiming reimbursement for hospitalization?**
   Answer: Kindly submit the following documents for processing your claim.
   - Claim form duly filled & signed
   - Copy of MDIndia Health Insurance TPA Private Limited E Card
   - Original detailed Discharge Summary
   - Original Hospital bill with break-up and Payment receipts.
   - All Original Doctor's prescription for medicine purchased.
   - All Original cash memos and bill for medicines
   - Package Break-up (if applicable)
   - Original Investigation reports along with films.
   - Hospital Registration Certificate.
   - Your telephone numbers & E-mail ID.
   - Bank details with cancelled Cheque for NEFT &

9) **Whom do I contact in case of any grievance?**
   Answer: In case of any grievance you may get in touch with the local branch office of MDIndia Health Insurance TPA Pvt Ltd or you can contact Head Office of MDIndia Health Insurance TPA PVT. LTD. on:
   a. Customer Care Help line (Toll Free No): 1800-266-5599
   b. Integrated Web Portal – https://sail.mdindia.com – Grievance
   c. Email ID: sail@mdindia.com
   d. Mobile App at Care-SAIL
   e. Or you may Fax on: 1860-233-4449

10) **What do you mean by Pre-Hospitalization & Post hospitalization?**
   Answer: The Pre hospitalization period is 30 days prior to Hospitalization and Post Hospitalization period is up to maximum of 60 days from the date of discharge from the Hospital.

11) **What is the procedure for claiming reimbursement for Pre hospitalization as well as Post hospitalization period?**
   Answer: The expenditure incurred during 30 days prior to Hospitalization (Pre-hospitalization) and 60 days from the date of discharge from the Hospital (Post-Hospitalization), for the treatment of a particular disease for which Hospitalization takes place, is considered for reimbursement under IPD / Hospitalization. Along with the claim form and prescriptions, medicine bills, investigation reports, investigation advices should be submitted within 30 days from the date of last consultation, or 90 days from the date of discharge, whichever is earlier.

12) **Spouse cannot sign on claim form can she give let hand thumb impression on Claim form?**
   Answer: Yes, she / he can put left hand thumb impression on the Claim form and submit the documents.

13) **My OPD expenses are only 850/- can I claim for the amount?**
   Answer: OPD Claims to be submitted by the Mediclaim member, to the TPA at any time but necessarily when the expenses exceed Rs. 2000 per person per policy period or within 90 days from the date of Completion of the treatment, whichever is earlier.

14) **Are only diagnostic test covered under IPD?**

Answer: Diagnostic tests which are not consistent with line of treatment are not payable as per policy terms and conditions. However, Charges for diagnostic test consistent with or incidental to the diagnosis and IPD treatment of the positive existence or presence of any ailment, sickness or injury are payable.

15) **What do I need to do at the time of discharge in case of a cashless facility?**
   Answer: You need to sign your bills, Fill up a claim form and sign the same, leave all your investigation/diagnostic reports and X-ray / ultrasound films etc. with the Hospital. The hospital authorities will send the documents to MDIndia Health Insurance TPA Private Limited for assessment and payment.

16) **What is room restriction?**
   Answer :
   - o For metro cities (Hyderabad, NCR, Bangalore, Mumbai, Chennai, Kolkata) Ceiling of 1.5% of the Base Policy sum insured per member, i.e. Rs. 6000, or a single AC Non Deluxe room per day, whichever is lower.
   - o For Non- Metro cities which are state capitals Ceiling of 1.25% of the Base Policy sum insured per member, i.e. Rs. 5000, or a single AC non- deluxe room per day, whichever is lower,
   - o For rest of country ceiling of 1 % of the Base Policy sum insured per member, i.e. Rs. 4000, or a single AC non deluxe room per day, whichever is lower?

17) **Are there any limits on IOL (implant used in Cataract Surgery?**
   Answer: Ceiling rates for different types of Intra Lens (IOL) implants to be as per actual or Rs. 10,000/- whichever is lower and shall be reimbursable in addition to the package rates for cataract surgery procedure. It is mandatory to attach the empty IOL sticker bearing the signature and stamp of the operating surgeon on it along with the bill in support of the type of IOL used containing its batch number at the time of claim submission.

18) **What are the details on ECS / NEFT Payments?**
   Answer: Electronic clearance system is process where the amount is directly transferred to claimants account. Claimant needs to fill in the ECS form available on the Integrated Web Portal https://sail.mdindia.com or avail it from MDIndia Health Insurance TPA Pvt. Ltd branches. Once duly filled they can send the document to the branch or Head office along with a cancelled cheque or You can also upload details on integrated web portal https://sail.mdindia.com or Care-SAIL Ap

19) **Will the company claim reimbursement for treatment/ medicines disbursed to the members through its Hospitals & Health Centers?**
   Answer: Yes, SAIL will claim reimbursement against the treatment (OPD/ IPD) provided through its Hospital & Health Centers including SAIL dispensaries and the same will be adjusted against the. Available Sum Insured for OPD/ IPD of the concerned member, as the case may be.

20) **Is Robotic surgery payable?**
   Answer: Robotics Surgeries for critical ailments like Neuro & Cancer related surgeries where precision is required is covered

21) **Can I Claim hospitalization expenses of Ayurvedic / Homeopathic/Unani treatment of any hospital?**
   Answer: Hospitalization expenses of Ayurvedic/Homeopathic/Unani treatment are Admissible only when the treatment is taken in Government Hospital/Medical College Hospital.

22) **Can I claim the expenses of Rejuvenation therapy/Massage/ Panchkarma?**

Answer: These are not payable under this Policy.

23) **Can I Claim hospitalization expenses for Stem cell Transplantation?**
Answer: Stem Cell transplantation is excluded except stem cell therapy to the subset of hematopoietic stem cell transplantation (HSCT) for certain cancers of the blood or bone marrow, such as multiple myeloma, leukemia or lymphoma.

24) **From where I can get the updated OPD list?**
Answer: Updated OPD centers are mentioned in the guidebook 2024-25.The updated list of OPD list may also be seen on integrated web portal https://sail.mdindia.com or in Mobile App - Care-SAIL or you can call MDIndia Health Insurance TPA Private Limited Toll free number 1800-266-5599

25) **Are there any treatment wise capping/ceilings in the policy?**
Answer: In addition to the capping on Stents/ implants, the following capping on procedures/ packages as given below, shall also be applicable

Sr.	Treatment	Capping per
1	**Hernia repair including Hernia Mesh**	**Rs. 80,000/-**
2	**Cholecystectomy**	**Rs. 75,000/-**
3	**Haemooroidectomy**	**Rs. 75,000/-**
4	**Appendectomy**	**Rs. 50,000/-**
5	**Hysterectomy**	**Rs. 80,000/-**
6	**Coronary Angiogram/ Angiography**	**Rs. 25,000/-**
7	**Tonsillectomy**	**Rs. 15,000/-**
8	**Procedure/ package rate for Cataract on one eye (including cost of IOL)**	**Rs. 30,000/**
9	**Knee Implantation-unilateral (including cost of implant)**	**Rs. 2,25,000/-**
10	**Treatment for Age Related Macular Degeneration (ARMD) with Injection Avastin/Lucentis/Macugen/Eylea (generic name Aflibercept)/ Accentrix/ Razumab**	**Rs.1,00,000**

- The capping/ ceilings are applicable on 'per hospitalization' basis and only for cases where
- There are no complications/multiple diseases.
- Pre-Hospitalization & Post-Hospitalization claims pertaining to the treatments do not come
- Under the purview of the aforementioned capping.

26) **Are there any Discounts on treatment services for cash patients?**
Answer: Few hospitals offer IPD/OPD treatment facilities to members of SAIL Mediclaim Scheme 2024-25 at negotiated tariff even when payment is made on cash basis but on production of MDIndia Health Insurance TPA Private Limited E Card. For list of such hospitals, please refer https://sail.mdindia.com/Empanellist.aspx?flag=IPD & list of panel hospital available on SAIL Integrated Web portal

27) **What is 'active line of treatment' & Non – active line of treatment ?**
Answer: A patient is said to have been treated with an active line of treatment, when the patient receives conservative treatment or undergoes a surgical procedure, through which, he or she is cured of the disease and does not suffer from the disease any more. Sometimes, such treatments may not cure the disease entirely but they help in improving the patient's condition, alleviate the symptoms and or improve the patient's quality of life.
For Example: 1. A patient suffering from Acute Gastroenteritis and associated dehydration may be treated with Intravenous fluids, Antibiotics, Antidiarrheal, Antacids, Antiemetics and supportive medications. Here,

the patient most likely had dehydration due to diarrhea and vomiting, the treatment given includes IV fluids to correct dehydration, antibiotics to cure infection and other medications to control nausea, vomiting etc
2. A patient diagnosed with Carcinoma Cervix (Stage IIa) may be treated with Abdominal Hysterectomy, along with Antibiotics and supportive medications. Here, a diagnosed case Carcinoma Cervix (Diagnosis confirmed with histopathological examination) is subjected to an Abdominal Hysterectomy to excise the primary cancer from the patient, along with Antibiotics and supportive medications, as the surgery done is a major surgery.

Non – active line of treatment:
A patient with a confirmed diagnosis is when treated with medications that are not related or do not cure the underlying disease (Diagnosis) or may not necessarily play any role in improving the patient's condition or alleviating the patient's symptoms or improving the patient's quality of life. Such treatments are categorized as no active line of treatment. **Example:**
1. A patient suffering from mild Benign Paroxysmal Positional Vertigo may sometimes be treated with Intravenous fluids, Antibiotics, Antacid and supportive care. A patient suffering from BPPV experiences dizziness, not due to dehydration, but due to unknown reasons (Idiopathic) or inner ear damage. Such cases do not require to be treated with IV fluids and Antibiotics. Treating them with oral Antivertigo medications is usually enough to alleviate the symptoms
2. A patient suffering from Carcinoma Breast (Diagnosis confirmed with histopathological examination) is subjected to multiple investigations like HRCT Thorax, Bone scan, USG Abdomen and Pelvis, PET Scan etc and is treated with Oral Multivitamin tablets and similar supportive medications during hospitalization. Multivitamin and similar medications will not cure Carcinoma Breast in this patient. She needs to go for oncosurgery (Breast conservation surgery or Modified radical mastectomy, depending on the stage) for the primary breast cancer lesion.

28) **Further clarification on Hospitalization not leading to active line of treatment**
Answer: Hospitalization where only investigations are carried out without any treatment for which admission to a hospital / Nursing Home was required is termed as hospitalization not leading to active line of treatment.

29) **What is details of coverage is Super Top Up Policy**
Answer: All terms, conditions, limits and exclusions as per Base SAIL Group Mediclaim Base Policy

30) **Does OPD Benefit also covered Super Top Up Policy**
Answer: OPD Benefit is not covered Super Top Up Policy

31) **Does What is covered &What is not Covered under COVID -19**
Coverage Details
SAIL Mediclaim policy offers Coverage against COVID -19, It Covers all the hospitalisation expenses for infected Member up to the limits of the policy In line with the guidelines issued by respective state. Complete Coverage will be given to member who is COVID 19 positive under both Cashless and reimbursement. Entire amount within limits of policy & as per guidelines issued from state / Central Govt. time to time will be applicable under the policy.
Coverage not available
Only Diagnostic Test for COVID -19 will not be covered.
Home quarantine / Hotel quarantine charges are not payable
Domiciliary Expenses are not covered
Any Expenses above the Policy Limits, such as room rent / Above Sum Insured cannot be taken up against policy.
Any Expenses above the Policy Limits, such as room rent / Above Sum Insured cannot be taken up against policy.

❖ **Additional Coverage of First Incidence Cases of Cancer**

Additional Cover of Rs 5.00 lakhs over and above the basic sum insured for first incidence cases of cancer for all age groups, as above. 7.1 Cancer cover of Rs. 5 lakh for First Incidence Cases

7.1.1 All members shall be provided an additional cover of Rs. 5 lakh over and above the Basic Sum Insured (BSI) for First Incidence Cases of Cancer during the policy period 2024- 25.

7.1.2 In case of both members (self and spouse together), total cover shall be restricted to Rs. 5 lakh only.

7.1.3 The additional coverage of Rs. 5 lakh will start only upon exhaustion of the maximum permissible amount under the policy i.e. Rs. 8 lakh (after using the clubbing facility for both members) and Rs. 4 lakh in case of Self or Spouse.

7.1.4 In case a member also opts for a Super Top-Up, in that case, post-exhaustion of BSI, utilisation will be first from said additional cover of Rs. 5 lakh for First Incidence case of Cancer and then Super Top-Up coverage shall be utilised.

❖ **Additional Coverage for members (including Spouse) separated post 01.01.2017 in E-8 & above grade**

In case of members (including Spouse) separated post 01.01.2017 in E-8 & above grade, such members shall have an option to opt for room rent with ceiling of 2.5%, 2% and 1.5% respectively [depending upon location as mentioned at (a) above] subject to fulfillment of other conditions. However, additional premium to be charged by insurer for said benefit shall be borne completely by the member as an optional facility.

Sr.	Name of Day Care Procedures	Sr.	Name of Day Care Procedures
1	Suturing - CLW -under LA or GA	22	Therapeutic ERCP
2	Surgical debridement of wound	23	Brochoscopic treatment of bleeding Idsion
3	Therapeutic Ascitic Tapping	24	Brochoscopic treatment of fistula /stenting
4	Therapeutic Pleural Tapping	25	Bronchoalveolar lavage & biopsy
5	Therapeutic Joint Aspiration	25	Bronchoalveolar lavage & biopsy
6	Aspiration of an internal abscess under ultrasound guidance	26	Tonsillectomy without Adenoidectomy
7	Aspiration of hematoma	27	Tonsillectomy with Adenoidectomy
8	Incision and Drainage	28	Excision and destruction of lingual torjisil
9	Endoscopic Foreign Body Removal - trachea /- pharynx-larynx/ bronchus	29	Foreign body removal from nose
10	Endoscopic Foreign Body Removal - (pesophagus/stomach /rectum	30	Myringotomy
11	True cut Biopsy - breast/- liver/- kidney-Lymph Node/-Pleura/-lung/-Muscle biopsy/ Nerve biopsy/-Synovial biopsy/-Bone^ trephine biopsy/ pericardial biopsy	31	Hydrocele surgery
11	True cut Biopsy - breast/- liver/- kidney-Lymph Node/-Pleura/-lung/-Muscle biopsy/ Nerve biopsy/-Synovial biopsy/-Bone^ trephine biopsy/ pericardial biopsy	32	Epididymectomy
12	Endoscopic ligation/banding	33	Orchidectomy
13	Sclerotherapy	34	Myringotomy with Grommet insertion
14	Dilatation of digestive tract strictures	35	Myringoplasty /Tympanoplasty
15	Endoscopic ultrasonography and biopsy	36	Antral wash under LA
16	Nissen fundoplication for Hiatus Hernia /Gastro esophageal reflux disease	37	Quinsy drainage
17	Endoscopic placement/removal of stints	38	Direct Laryngoscopy with or w/o biopsy
18	Endoscopic Gastrostomy	39	Reduction of nasal fracture
19	Replacement of Gastrostomy tube	40	Mastoidectomy
20	Endoscopic polypectomy	41	Removal of tympanic drain
21	Endoscopic decompression of colon	42	Reconstruction of middle ear

Sr.	Name of Day Care Procedures	Sr.	Name of Day Care Procedures
43	Incision of mastoid process & middle Ear	64	Corrective surgery for blepharoptosis
44	Excision of nose granuloma	65	Foreign body removal from conjunctiva
45	Blood transfusion for recipient	66	Foreign body removal from cornea
46	Therapeutic Phlebotomy	67	Herniorrhaphy
47	Haemodialysis/Peritoneal Dialysis	68	Hernioplasty
48	Chemotherapy	69	Incision and excision of tissue in the perianal region
49	Radiotherapy	70	Surgical treatment of anal fistula
50	Coronary Angiography (PTCA)	71	Surgical treatment of hemorrhoids
51	Pericardiocentesis	72	Sphincterotomy/Fissurectomy
52	Insertion of filter in inferior vena cava	73	Laparoscopic appendicectomy
53	Insertion of gel foam in artery or vein	74	Laparoscopic cholecystectomy
54	Carotid angioplasty	75	TURP (Resection prostate)
55	Renal angioplasty	76	Varicose vein stripping or ligation
56	Tumor embolization	77	Excision of dupuytren's contracture
57	TIPS procedure for portal hypertension	78	Carpal tunnel decompression
58	Endoscopic Drainage of Pseudopancjreatic cyst	79	Excision of granuloma
59	Lithotripsy	80	Athroscopic therapy
60	PCNS (Percutaneous nephrostomy)	81	Surgery for ligament tear
61	PCNL (percutaneous nesphrolithotomuy)	82	Surgery for meniscus tear
62	Suprapubic cytostomy	83	Surgery for hemoarthrosis/pyoarthros|s
63	Tran urethral resection of bladder tumor	84	Removal of fracture pins/nails

INDICATIVE LIST OF DAY CARE PROCEDURE

Sr.	Name of Day Care Procedures	Sr.	Name of Day Care Procedures
85	Removal of metal wire	110	Simple restoration of surface continuity of the skin and subcutaneous tissue
86	Incision of bone, septic and aseptic j	111	Free skin transpotation, donor site
87	Closed reduction on fracture, luxationjor epiphyseolysis with osetosynthesis	112	Free skin transpotation recipient sie
88	Suture and other operations on tendons and tendon sheath	113	Revision of skin plasty
89	Reduction of dislocation under GA	114	Destruction of the diseases tissue of the skin and subcutaneous tissue
90	Cataract surgery	115	Incision, excision, destruction of the diseased tissue of the tongue
91	Excision of lachrymal cyst	116	Glossectomy
92	Excision of pterygium	117	Reconstruction of the tongue
93	Glaucoma Surgery	118	Incision and lancing of the salivary gland and salivary duct
94	Surgery for retinal detachment	119	Resection of a salivary duct
95	Chalazion removal (Eye)	120	Reconstruction of a salivary gland and salivary duct
96	Incision of lachrymal glands	121	External incision and drainage in the region of the mouth, jaw and face
97	Incision of diseased eye lids	122	Incision of hard and soft palate
98	Excision of eye lid granuloma	123	Excision and destruction of the diseased hard and soft palate
99	Operation on canthus & epicanthus j	124	Incision, excision and destruction in the mouth
100	Corrective surgery for entropion & ectrfopion	125	Surgery to the floor of mouth
101	Incision of Cornea	126	Palatoplasty
102	Foreign body removal from lens of the eye	127	Transoral incision and drainage of pharyngeal abscess
103	Foreign body removal from posterior chamber of eye	128	Dilatation and curettage
104	Foreign body removal from orbit and eye ball	129	Myomectomies
105	Excision of breast lump /Fibro adenpma	130	Simple Oophorectomies
106	Operations on the nipple	131	Coronary Angiography
107	Incision/Drainage of breast abscess	132	Dental Surgery (following Accident)
108	Incision of pilonidal sinus	133	Hysterectomy
109	Local excision of diseased tissue of skin and subcutaneous tissue	134	Laproscopic Therapeutic Surgeries
		135	Use of Immunotherapy/ Hormone therapy/ Targeted therapy etc. for treatment of Cancer (capping of Rs. 1 lakh per member)

Any other surgeries /procedures agreed to by SAIL, Insurance Company and TPA requiring

Less than 24 hours hospitalization will also be considered under Hospitalization

LIST OF SAIL APPROVED HOSPITALS FOR OPD TREATMENT

Along with the Branches /Franchisees of major renowned chains of Hospital/Diagnostic Centres namely Apollo, Max, Fortis, Sankara Nethralaya, Centre for Sight, Shroff Eye, Arvind Eye, Sharp Eye and Narayana Hrudalaya, Global Hospitals, Yashoda Hospitals, Dr. Lal Path Labs & SRL Religare anywhere in India

ANDHRA PRADESH
HYDERABAD
AGHAVA RATAN TOWERS, CHIRAGALI LANE
APOLLO HOSPITAL
CARE HOSPITAL
JAYA DIAGNOSTIC & RESEACH CENTRE LTD. MEDWIN HOSPITAL
MEDWIN HOSPITAL
LV PRASAD EYE INSTITUTE
MAX VISION EYE HOSPITAL, BEGUMPET, HYDERABAD
YASHODA HOSPITAL
MEDICITY HOSPITAL
GLOBAL HOSPITAL
KRISHAN INSTITUTE OF MEDICAL SCIENCES
SADHURAMEYE HOSPITAL
KAKINADA
APOLLO HOSPITAL
CARE HOSPITAL
NELLORE
BOLLINELI RAMANAIAH MEMORIAL HOSPITAL
VIJAYAWADA
GLOBAL MEDICAL CENTRE
PINNAMANENI CARE HOSPITAL
SAUMYA APOLLO HOSPITAL
ST. ANN'S HOSPITAL
VIJETHA HOSPITAL
DR. RAMESH CHANDRA CARDIAC & MULTI SPECIALITY HOSPITAL
NAGARJUNA HOSPITAL LIMITED
VISAKHAPATNAM
CITY CARE HOSPITAL
K.G HOSPITAL
APOORVA HOSPITAL
SEVEN HILLS HOSPITAL
ASSAM
GUWAHATI

INTERANATIONAL HOSPITAL
DOWN TOWN HOSPITAL
PRATIKSHA HOSPITAL - THE MISSION HOSPITAL
BIHAR
DARBHANGA
R.B MEMORIAL HOSPITAL
RAM JANKI HOSPITAL
DMCH
PATNA
HOLY FAMILY HOSPITAL, KURJI
INDIRA GANDHI AYUR SANSTAN, SEKHPUR
PATNA MEDICAL COLLEGE HOSPITAL
MAGADH HOSPITAL
HEART HOSPITAL PVT. LTD
INDIRA GANDHI INSTITUTE OF MEDICAL SCIENCE
CHANDIGARH
CHHUTTANI MEDICAL CENTER
FORTIS HOSPITAL
INSCOL HOSPITAL
ALCHEMIST HOSPITAL
HOLY FAMILY HOSPITAL
DELHI HEART & LUNG INSTITUTE
GOYAL EYE HOSPITAL
DR. PATRIAIKS LASER EYE INSTITUTE
CHHATISHGARH
RAIPUR
D.K HOSPITAL
MODERN MEDICAL INSTITUTE
DELHI
KHERA HOSPITAL
BHATIA GLOBAL HOSPITAL
ANAND HEALTH CARE PVT. LTD.
JEEVAN NURSING HOME & HOSPITAL
KOLMET HOSPITAL & MEDICAL RESEARCH CENTRE
ROCKLAND HOSPITAL

SITA RAM BHATIA INSTITUTE OF SCIENCE & RESEARCH	FLT. LT RAJAN DHALL HOSPITAL
SIR GANGA RAM HOSPITAL	TYAGI NURSING HOME
TIRATH RAM SHAH HOSPITAL	SUNDER LAL JAIN CHARITABLE HOSPITAL
THE HEART CENTRE, NEW FRIENDS COLONY	SANJEEVAN HOSPITAL
BHAGWATI HOSPITAL	MAX HOSPITAL (SHALIMAR BAGH)
JAIPUR GOLDEN HOSPITAL	AYUSHMAN HOSPITAL
RAJIV GANDHI CANCER INSTITUTE & RESEARCH CENTER	NATIONAL HEART INSTITUTE , 49, COMMUNITY CENTRE
SAROJ HOSPITAL & HEART INSTITUTE	R.G STONE CLINIC UROLOGICAL RESEARCH CENTRE
MAHARAJA AGRASAIN CHARITABLE HOSPITAL	SUKDHA HOSPITAL
ORTHONOVA INSTITUTE OF ADVANCED SURGERY AND RESEARCH CENTER	EAST WEST MEDICAL CENTRE PVT. LTD
SHRI MEDICAL CENTER	RETINA ASSOCIATES EYE INSTITUTE
SANT PARMANAND HOSPITAL	SOUTH POINT HOSPITAL
VENU EYE INSTITUTE	MOHINDRA HOSPITAL
PUSHPAVATI SINGHANIA RESEARCH INSTITUTE FOR LIVER, RENAL & DIGESTIVE DISEASES	MATA CHANAN DEVI HOSPITAL
ST. STEPHENS HOSPITAL	SAHI HOSPITAL
INDIAN SPINAL INJURIES CENTRE	SHROFF EYE CENTRE
SETH PRABHU DAYAL GUPTA CHARITABLE HOSPITAL	DR. PATNAIK LASER EYE INSTITUTE
VASANT LOK HOSPITAL	MOOLCHAND KHAIRATI RAM HOSPITAL
DHARMSHILA CANCER HOSPITAL & RESEARCH CENTRE	VIDHYA SAGAR INSTITUTE OF MENTAL HEALTH AND NEUROSCIENCE (VIMHANS)
SHANTI MUKUND HOSPITAL	WALIA NURSING HOME
DEEPAK MEMORIAL HOSPITAL & MEDICAL RESEACH CENTRE	BHAGWAN MAHAVIR HOSPITAL
LIONS HOSPITAL & RESEARCH CENTRE, LIONS SERVICE TRIUST	GUJARMAL MODI HOSPITAL & RESEACH CENTRE FOR
PARMARTH MISSION HOSPITAL	MEDICAL SCIENCES
SWASTIK MEDICAL CENTRE	APOLLO INDRAPRASTHA HOSPITAL
SRI BALAJI ACTION MEDICAL INSTITUTE AND ACTION CANCER HOSPITAL	JEEVAN ANMOL HOSPITAL
METRO HOSPITAL & CANCER INSTITUTE	DR. GUPTA NURSING HOME & HOSPITAL
MAX BALAJI MEDICAL & DIAGNOSTIC RESEARCH CENTRE	BATRA HOSPITAL AND MEDICAL RESEARCH CENTRE
DEWAN CHAND SATYAPAL AGGARWAL RESEARCH CENTRE	GOA
	DONAPAVLA
MAX DEVKI DEVI HEATRT & VASCULAR INSTITUTE	MANIPAL GOA CANCER AND GENERAL HOSPITAL
MAX SUPER SPECIALITY HOSPITAL, SAKET	MARGAO
MAX MED CENTRE	APOLLO VICTOR HOSPITAL
B.L KAPUR MEMORIAL HOSPITAL	GUJARAT
	AHMEDABAD
	DR. JEEVRAJ MEHTA SMARAK HEALTH FOUNDATION MEDICAL RESEACH CENTRE
	M.P SHAH CANCER HOSPITAL

R.G STONE CLINIC	JP HOSPITAL
GUJARAT RESEARCH & MEDICAL INSTITUTE	**JHARKHAND**
SAL HOSPITAL & MEDICAL INSTITUTE	**BOKARO**
SHETH SRI PUKHRAJ RAICHAND GENERAL HOSPITAL	REFERRAL HOSPITAL, P.O. JAINAMORE
APOLLO HOSPITAL	**DHANBAD**
STERING HOSPITAL	BCCL HOSPITAL
VADODARA	CCWO HOSPITAL SARIADHELLA
BHAILAL AMIN GENERAL HOSPITAL	PATLIPUTRA MEDICAL COLLEGE
METRO HOSPITAL & RESEARCH CENTRE	**GIRIDIH**
HARYANA	STATE REFERRAL HOSPITAL, DUMRI
BAHADURGARH	**HAZARIBAGH**
DELHI HOSPITAL & NURSING HOME	MISSION HOSPITAL
FARIDABAD	**JAMSHEDPUR**
METRO HEART INSTITUTE WITH MULTISPECIALITY	CANCER HOSPITAL
SUNFLAG HOSPITAL & RESEARCH CENTRE	TATA MAIN HOSPITAL
SARVODAYA HOSPITAL	TELCO HOSPITAL
ASIAN INSTITUTE OF MEDICAL SCIENCE	**RANCHI**
ESCORTS HOSPITAL CENTRE	APOLLO HOSPITAL, IRBA
CENTRE FOR SIGHT	GURUNANAK HOSPITAL & RESEARCH CENTRE
GURUGRAM	HOSPITAL FOR MENTAL DISEASE
SITARAM BHARTIA CLINIC	ISPAT HOSPITAL, MENON
ARK HOSPITAL	MAHADEVI BIRLA TB SANATORIUM
MP HEART RESEARCH INSTITUTE	MARWARI SEWA SADAN
PARAS HOSPITAL	MISSION HOSPITAL, BARIATU
PRIVAT HOSPITAL	NAGAR MAL MODI SEVA SADAN
UMA SANJIVINI HEALTH CENTRE PVT. LTD	R.K MISSON TB SANATORIUM
UMKAL HOSPITAL	RAJ HOSPITAL NIDAN , MAIN ROAD
COLUMBIA ASIA HOSPITAL	RAJENDRA MEDICAL COLLEGE HOSPITAL
ARTEMIS HEALTH INSTITUTE	**KARNATAKA**
CENTRE FOR SIGHT	**BENGALURU**
MEDANTA THE MEDICITY	BANGALORE INSTITUTE OF DENTAL SCIENCE & HOSPITAL
HISSAR	CENTRAL INSTITUTE OF NURO SCIENCE
HOSPITAL ATTACHED TO JINDAL STEEL	CHINMAYA MISSION HOSPITAL
PANCHKULA	INNOVATIVE DENTAL AND MEDICAL POLY CARE CENTRE
ALCHEMIST HOSPITAL	KMC HOSPITAL
DHAWAN HOSPITAL	MALLAYA HOSPITAL CHINMAYA MISSION HOSPITAL
SONIPAT	MALLAYA HOSPITAL
BHARAT HOSPITAL	MANIPAL HEART FOUNDATION
JANKI DAS KAPOOR MEMORIAL HOSPITAL	MANIPAL HOSPITAL
SATHYA OM NETHRA & MATERNITY HOSPITAL	MENTAL HOSPITAL
YAMUNA NAGAR	

MODEL EYE CLINIC AND NURSING HOME	KPM EYE HOSPITAL
GLOBAL HOSPITAL	LISIE HOSPITAL
ST. JOHNS MEDICAL COLLEGE & HOSPITAL	LOURDES HOSPITAL
ST. MARTHAS HOSPITAL	MEDICAL TRUST HOSPITAL
THE BANGALORE HOSPITAL	OJUS CLINIC & NURSING HOME
WOCKHARDIT HOSPITAL	Renai Medicity
VITTALA INTERNATIONAL INSTITUTE OF OPHTHAMOLOGY	**KOLLAM**
	AMRITA AYURVEDA MEDICAL COLLEGE HOSPITAL & RESEARCH CENTRE
MALLYA APOLLO HOSPITAL	
INSTITUTE OF NATURAPATHY & YIGIC SCIENCE	S.S.M HOSPITAL
RELIGARE HOSPITAL	**KOTTAKKAL**
	ARYA VAIDYA SALA
NETHRADHAMA SUPER SPECIALITY EYE HOSPITAL	**KOTTAYAM**
RAMIAH HOSPITAL	S.H MEDICAL CENTRE
SHRI SATYA SAI HOSPITAL	HOLY CROSS MULTISPECIALITY HOSPITAL
MANGALORE	KARITHAS HOSPITAL
A J HOSPITAL & RESEACH CENTRE	MAR GEE VARGHESE DIONYSIUS MEMORIAL HOSPITAL
MANGALORE	
KASTURBA HOSPITAL	**KOZHENCHERRY**
MYSORE	MUTHOOT MEDICAL CENTRE
BASAPPA MEMORIAL HOSPITAL	MELAMUR PALAKKAD - 6
KERALA	KARUNA HOSPITAL
ALAPUZHA	**IRINJALAKUDA**
YSM HOSPITAL	LAL MEMORIAL HOSPITAL
ALLEPPEY	**MULAKUZHA**
VSM HOSPITAL	CENTURY HOSPITAL
ST. THOMAS MISSION HOSPITAL	**PALAKKAD**
CALICUT	DIABETIC CENTRE
BADY MEMORIAL HOSPITAL	PALAT MEMORIAL HOSPITAL
CHENGANNUR	PALANA HOSPITAL
CHRISTIAN MISSION HOSPITAL	THANGAM HOSPITAL OF PMRC
CHITTUR ROAD, PALAKKAD - 13	WELCARE HOSPITAL
LAKSHMI HOSPITAL	**PANDALAM**
	N.S.S MEDICAL MISSION HOSPITAL
ERAVIPEROOR	**PARUMALA**
KOTAKKATTU MEDICARE HOSPITAL	ST. GREGORIOS CARDIO - VASCULAR CENTRE
KOCHI	**TRIVALLA DIST, ERNAKULAM**
AMRITA INSTITUTE OF MEDICAL SCIENCE & RES CENTRE	PUSHPGIRI HOSPITAL
ARYA VAIDYASALA (KOTTAKAL)	**TRICHUR**
ERNAKULAM MEDICAL CENTRE	AMALA CANCER HOSPITAL
GIRIDHAR EYE INSTITUTE	ASWANI HOSPITAL
INDIRA GANDHI CO - OP. HOSPITAL	ELITE MISSION HOSPITAL

JUBILEE MISSION HOSPITAL	PUSHPA MISSIOsN HOSPITAL
TRICHUR HEART HOSPITAL	VINDYANAGAR
TRICHY	VIND
MARUTI HOSPITAL	MAHARASHTRA
MOTHER HOSPITAL	MUMBAI
MENTAL HOSPITAL	B.J WADIA HOSPITAL
KANNUR	BOMBAY HOSPITAL
COOPERATIVE HOSPITAL	G.T HOSPITAL
INDIRA GANDHI CO - OP. HOSPITAL	P.D. HINDUJA HOSPITAL
TRIVANDRUM	J.J GROUP OF HOSPITAL
MOTHER HOSPITAL	JASLOK HOSPITAL
MENTAL HOSPITAL	K.E.M HOSPITAL
GENERAL HOSPITAL	LILAVATI HOSPITAL & RESEARCH HOSPITAL
SAMARITAN HOSPITAL	NAIR HOSPITAL
SHREECHITRA TIRUMAK MEDICAL CENTRE	NANAVATHI HOSPITAL
SREE UTHRADOM THIRUNAL HOSPITAL	R.G STONE CLINIC
PATHANAMTHITTA	TATA CANCER RESEARCH INSTITUTE
MARTHOMA MEDICAL MISSION HOSPITAL	TATA MEMORIAL HOSPITAL
MUTHOOT MEDICAL MISSION HOSPITAL	STERLING HOSPITAL
TIRUVALLA MEDICAL MISSION	M.G. MEMORIAL TRUST
PERINTHAL MANNA - 679322	FORTIS HOSPITAL
EMS MEMORIAL CO-OP HOSPITAL & RESEARCH CENTRE	NAGPUR
	CENTRAL INDIA INSTITUTE OF MEDICAL SCIENCE
PERUMBAVOOR	MENTAL HOSPITAL
SAN JOE HOSPITAL	WOCKHARDT HOSPITAL
MADHYA PRADESH	FORTIS HEART HOSPITAL
BHOPAL	ORANGE HOSPITAL & RESEARCH HOSPITAL
BANSAL HOSPITAL	HOLY FAMILY HOSPITAL
AYUSHMAN HOSPITAL CENTRE	HOLY SPIRIT HOSPITAL
KASTURBA HOSPITAL	JUPITER HOSPITAL
GWALIOR	RELIGARE SPL DIAGNOSTIC
G.R MEDICAL COLLEGE	NAVI MUMBAI
CANCER HOSPITAL & RESEARCH INSTITUTE	DR. D. Y PATIL HOSPITAL & RESEARCH CENTRE
INDORE	STERLING WOCKHARDT HOSPITAL
BOMBAY HOSPITAL	THANE
CHOITHAM HOSPITAL & RESEARCH CENTRE	LOK HOSPITAL
M.Y HOSPITAL	PUNE
CHL APOLLO HOSPITAL	ARTIFICIAL LIMB CENTRE
SUYASH HOSPITAL (PVT)	JEHANGIR HOSPITAL
JABALPUR	K.E.M HOSPITAL
JABALPUR HOSPITAL & RESEARCH CENTRE	MEDIPOINT HOSPITAL
UJJAIN	N.M WADIA INSTITUTE OF CARDIOLOGY
PSS HOSPITAL & RESEARCH CENTRE	SADHU VASWANI MISSION MEDICAL COMPLEX

GRANT MEMORIAL FOUNDATION	SETH PRABHIR DAYAL GUPTA CHARITABLE HOSPITAL
ADITYA BIRLA MEMORIAL HOSPITAL	
POONA HOSPITAL & RESEARCH CENTRE	**JAIPUR**
ODISHA	SMS MEDICAL COLLEGE
BERHAMPUR	SONI HOSPITAL
M.K.C.G. MEDICAL COLLEGE	FORTIS ESCORTS HOSPITAL
BHUBANESHWAR	SANTOKBHA DURLABHJI MEMORIAL HOSPITAL
APOLLO HOSPITAL	**JODHPUR**
CDR HOSPITAL	GOYAL HOSPITAL & RESEARCH CENTRE PVT. LTD.
KALINGA HOSPITAL	**KOTA**
CUTTACK	SUDHHA HOSPITAL & MEDICAL RESEARCH CENTRE PVT LTD.
S.C.B. MEDICAL COLLEGE	
VIJAYA HOSPITAL	GLOBAL ODI HOSPITAL
SAMBALPUR	**UTTARAKHAND**
Ghatikia	**DEHRADUN**
Institute Of Medical Science & Sum Hospital	JOLLY GRANT HIMALAYA INSTITUTE OF MEDICAL SCIENCES
Patia	
Kalinga Institute Of Medical Sciences (Kims)	**HARIDWAR**
Sahid Nagar	DISPENSARIES RUN UNDER DIVYA YOG MANDIR (TRUST)
Sparsh Hospitals & Critical Care Pvt Ltd	
SAMBALPUR	**UTTAR PRADESH**
V.S.S. MEDICAL COLLEGE	**AGRA**
PUNJAB	JALMA INSTITUTE OF LEPROSY TRAINING & RES CENTRE
FEROZPUR	
ANIL BAGHI HOSPITAL	GG MEDICAL HEALTH CARE
HOSHIARPUR	ASOPA HOSPITAL & RESEARCH CENTRE
MODERN HOSPITAL	**ALIGARH**
JALLANDHAR	GANDHI EYE HOSPITAL
PATEL HOSPITAL PVT. LTD.	J.N MEDICAL COLLEGE
LUDHIANA	**ALLAHABAD**
CMC HOSPITAL	MLN MEDICAL COLLEGE
DAYANAND MEDICAL COLLEGE & HOSPITAL	NAZARAT HOSPITAL
RAJPURA	PRITI HOSPITAL
SONI HOSPITAL	**GHAZIABAD**
RAJASTHAN	DR. R.S.G (INDO GERMAN) MEDICAL CENTRE
ALWAR	GANESH HOSPITAL
INDRAPRASTHA APOLLO HOSPITAL	NARENDRA MOHAN HOSPITAL
SINHA NURSING HOME	SARVODAYA HOSPITAL
METRO MULTI SPECIALITY HOSPITAL	YASHODA HOSPITAL & HERAT INSTITUTE
NOIDA MEDICAL CENTRE	PUSHPANJALI CROSSLAY HOSPITAL
MAX HOSPITAL	YASHODA HOSPITAL
I CARE EYE HOSPITAL & PG INSTITUTE, I CARE RES CENTRE	**KANPUR**
	REGENCY HOSPITAL LTD.

MADHURAJ NUSRSING HOME PVT. LTD.	DR.AGARWALS EYE HOSPITAL
KAUSHAMBI	GLOBAL HOSPITAL
JASHODA SPECIALITY HOSPITAL	RELIGARE SRL DIAGNOSTICS
LUCKNOW	COIMBATORE
OP CHAUDHAR HOSPITAL & RESEARCH CENTRE	COIMBATORE ARYU VIIDYU (PHARMACY)
RAMAKRISHNAN MISSION	G KUPPUSWAMY NAIDU MEMORIAL HOSPITAL
VIVEKANAND POLYCLINIC	GANGA MEDICAL CENTRE & HOSPITAL PVT. LTD
NOIDA	K.G. HOSPITAL
AGGARWAL EYE HOSPITAL & DENTAL CARE CENTRE	KENNEDY HOSPITAL
	KOTTAKKAL ARYA VAIDYASALA
FORTIS HOSPITAL	NATARAJ HOSPITAL, KANCHI KAMAKOTI TRUST
KAILASH HOSPITAL & RESEARCH CENTRE LTD.	RAM KRISHNA HOSPITAL
KEERTI MEDICAL CENTRE	KAVAI MEDICAL CENTRE
METRO HEART HOSPITAL	THE EYE FOUNDATION
SITAPUR	G.G MEDICAL HEALTH CARE
EYE HOSPITAL	ASOPA HOSPITAL & RESEARCH CENTRE
VARANASI	VIJAYA HOSPITAL
B.H.U HOSPITAL	MADURAI
AUROBINDO SEVA KENDRA (EEDF)	APOLLO HOSPITAL
TAMIL NADU	ARVIND EYE HOSPITAL
CHENNAI	BOSE HOSPITAL
APOLLO HOSPITAL	MEENAKSHI MISSION HOSPITAL & RESEARCH CENTRE
B.S.S. HOSPITAL	
CANCER INSTITUTE	PONDICHERRY
DR. MOHAN'S DIABETOLOGICAL INSTITUTE	EAST COAST HOSPITAL
GENERAL HOSPITAL	R.S. PURAM
SHRI. RAMACHANDRA HOSPITAL	VEDANAYAKAM HOSPITAL
INDIAN MEDICAL PRACTIONERS, CO- OP. SOCIETY HOSPITAL	SALEM
	SRI GOKULAM HOSPITAL
K.J.HOSPITAL	TRICHY
MADRAS GENERAL HOSPITAL	KAVERY MEDICAL CENTRE (KMC), TRICHY
MADRAS MEDICAL MISSION	SEA HORSE HOSPITAL LTD.
MALAR HOSPITAL	VELLORE
MEDICAL RESEARCH FOUNDATION (SHANKARA NETRALAYA)	CHRISTIAN MEDICAL COLLEGE & HOSPITAL
	WEST BENGAL
R.S.RS TRINITY ACUTE CARE HOSPITAL	BARRAKPORE
RAILWAY HEADQUARTERS HOSPITAL	DISHA EYE HOSPITAL & RESEARCH CENTRE
RAMACHANDRA MEDICAL COLLEGE & RESEARCH INSTITUTE	BURDWAN
	BURDWAN MEDICAL COLLEGE & HOSPITAL
ST. ISABEL HOSPITAL	DURGAPUR
SUNDARAM MEDICAL FOUNDATION	THE MISSION HOSPITAL
TAMIL NADU HOSPITALS	HOOGHLY
VIJAYA HOSPITAL	AROGA NIKETAN

HOWRAH	RAMAKRISHNA MISSION SEBA PRATISHTHAN
WEST BANK HOSPITAL	SAHID KHUDIRAM BOSE INSTITUTE & RESEARCH CENTRE
KOLKATA	SEBA HOSPITAL
ADVANCE MEDICARE AND RESEARCH INSTITUTE	SILVER LINE HOSPITAL & RESEARCH INSTITUTE
AMRI HOSPITAL LTD. , SALTLAKE	THE CALCUTTA MEDICAL RESEARCH INSTITUTE
ANANDLOK HOSPITAL	FORTIS MEDICAL CENTRE
APOLLO GLENEAGLES HOSPITAL	TATA MEDICAL CENTRE
ASSEMBLY OF GOD CHURCH HOSPITAL	RG STONE UROLOGY & LAPAROSCOPY HOSPITAL
AUROBINDO SEVA KENDRA (EEDF)	INSTITUTE OF NEUROSCIENCES
B.P. PODDAR HOSPITAL & MEDICAL RESEARCH LTD.	SRI AUROBINDA SEVA KENDRA (EEDF MEDICAL CENTRE
B.M. BIRLA HEART RESEARCH INSTITUTE	RELIGARE SRL DIAGNOSTICS
BANGUR INSTITUTE OF NEUROLOGY	SANKARA NETHRALAYA
BEHALA BALANANDA BRAHMACHARI HOSP. & RES. CENTRE	WEST BANK HOSPITAL
CALCUTTA HEART CLINIC & HOSPITAL	CHARNOCK HOSPITAL & RESEARCH CENTRE
WEST BANK HOSPITAL	DESUN HOSPITAL & HEART INSTITUTE
SUBODH MITRA CANCER HOSPITAL & RESEARCH CENTRE	COLUMBIA ASIA HOSPITAL
SURAKSHA HOSPITAL	ISPAT HOSPITAL
SUSRUT EYE FOUNDATION & RESEARCH CENTRE	CALCUTTA MEDICAL & RESEARCH INSTITUTE
WEST BENGAL SPASTICS SOCIETY	CANCER CENTRE AND WEL FARE HOME
WOCKHARD HOSPITAL & KIDNEY INSTITUTE ILIA	CHITTARANJAN CANCER HOSPITAL
WOCKHARD MEDICAL CENTRE	DR.RAFI AHMED DENTAL COLLEGE & HOSPITAL
WOODLAND MEDICAL CENTRE	DR. SUDARSAN CHAKARBORTI MEMORIAL CENTRE FOR
ZENITH SUPER SPECIALITY HOSPITAL	RESEARCH & TREATMENT KOLKATTA
PRIYAMVADA BIRLA ARAVIND EYE HOSPITAL	ESKAG- SANJEEVANI
BELLE VUE CLINIC	EYE CARE & RESEARCH CENTRE
FORTIS HOSPITAL & KIDNEY INSTITUTE	FORTIS HOSPITAL LTD.
MICROLAP NUSING HOME	HARMONI NURSING HOME
MISSION OF MERCY HOSPITAL	ILS MUTI SPECIALITY CLINIC
NIGHTINGLE DIAGNOSTIC & MEDICARE CENTRE PVT. LTD.	JITENDRA NARAYAN RAY SISHU SEVA BHAWAN
NORTH BANK DIAGNOSTIC CENTRE	K.P.C. MEDICAL COLLEGE & HOSPITAL
NORTH CITY HOSPITAL & NEURO INSTITUTE	KOTHARI MEDICAL CENTRE
PARAMOUNT HOSPITAL PVT. LTD.	**PURULIA**
PARK CLINIC	NETAJI EYE HOSPITAL
PEERLESS HOSPITAL & B.K ROY RESEARCH CENTRE	**RANIGANJ**
	ANANDLOK HOSPITAL
RUBY GENERAL HOSPITAL	**SILIGURI**
RABINDRA NATH TAGORE INTERNATIONAL INSTITUTE OF	MEDICAL NORTH BENGAL CLINIC
CARDIAC SCIENCES	

List of Hospitals/Diagnostic Center's Which Offer IPD/OPD Services at Negotiated Rates To Members Of SAIL Mediclaim Scheme 2024-25 on Cash Basis

1) **Global Group of Hospitals**
   A) Global - Hyderabad B) Global - Bengaluru C) Global - Chennai D) Global - Mumbai

2) Endolite India Limited

3) Kalinga Hospital

4) L.V. Prasad Eye Institute

5) Max Hospital, Saket

6) Medanta – The Medicity, Gurgaon

7) Disha Eye Hospital, Kolkata

8) The Mission Hospital, Durgapur

9) Ruby General Hospital, Kolkata

10) BM Birla Hospital, Kolkata

11) Peerless Hospital, Kolkata

12) Kothari Medical Centre, Kolkata

13) Fortis Group of Hospitals
   a)Fortis – Delhi

   b)Fortis – Bengaluru (2 units)
   c)Fortis – Chennai (2 units)
   d)Fortis – Kolkatta (2 units)
   e)Fortis – Mumbai (Mulund)
   f)Fortis – Raipur

14) Yashoda Hospital, Hyderabad (3 units)

15) Narayana Hrudayalaya Group of Hospitals

   a)Narayana Hrudayalaya – Kolkatta (Rabindranath Tagore)
   b) Narayana Hrudayalaya – Bengaluru (2 units)
   c) Narayana Hrudayalaya – Shimoga

16) Apollo BSR, Bhilai

17) Sanjeevani CBCC USA Cancer Hospital, Raipur

18) Moolchand Hospital, Delhi

19) Kailash Hospital, Noida

20) Dharamshila Cancer Hospital, Delhi

21) Dr. Lal Path Labs

22) Jaipur Golden Hospital, Delhi

List of Hospitals/Diagnostic Center's Which Offer IPD/OPD Services at Negotiated Rates To Members Of
Sail Mediclaim Scheme 2024-25 on Cash Basis

23. Sarod Super-specialty Hospital, Delhi

24. Yashoda Hospital, Ghaziabad

25. Maharaja Agrasen Hospital, Delhi

26. Rockland Hospital, Qutab Inst

27. Indian Spinal Injuries, Delhi

28. Mata Chanan Devi Hospital, Delhi

29. Paras Hospital, Gurgaon

30. National Heart Institute, Delhi

31. Noida Medicare Centre, Noida

32. Sunder Lal Jain Hospital, Delhi

33. Centre For Sight, Delhi

34. ICare Eye Hospital & PG Institute, Noida

35. Metro Hospitals, Noida & Delhi

36. PSRI Hospital, Delhi

37. Max Super-specialty Hospital, Noida/ Pitampura/Pancheel Park/Vaishali/Partparganj

38. Max SMART Hospital, Saket

39. Venkateshwara Hospital, Delhi

40. Jaypee Hospital, Noida

41. Primus Super-specialty Hospital, Delhi

42. Cygnus Orthocare Hospital, Delhi

(For updated list the members are advised to visit integrated web portal or Mobile app- SAIL Care)

SAIL MEDICLAIM SCHEME (11TH JULY, 2024 TO 10TH JULY, 2025)
DETAILS OF INTERNAL RESOURCE PERSON OF SAIL PLANTS AND UNITS

Plant/ Unit	Name	Designation	Phone	Email ID	Address
BSP	Ms. K Suparna	GM (Personnel)	0788-2858091/92 *193194*, 2858289	ksupama@ sail.in	Final Settlement Section, Old Sector 5 Health Centre Building, Near to Sector 5 Chowk, Bhilai 490001
DSP	Ms. Kanchan Baria	GM (Pers.-M&HS)	0343-2745092	kanchan@ sail.in	R.No.215, T.A.Building, Durgapur Steel Plant, Indira Priyadarshni Marg, Durgapur-5
RSP	Sh. G R Dash	GM (PL) W, C&PIS	0661-2448506	sampark.sailrsp@gmail.com sampark@ sailrsp.co.in	Rourkela Steel Plant, At-Public Health Office Complex, Sector -5, P.O.- Rourkela -
BSL	Ms. Ankita Dev	Manager (Pers.)	06542 -240273	bko_fsc@ yahoo.co.in	Final Settlement Cell, Personnel Department, Bokaro Steel Plant, Bokaro Steel City-
ISP	Sh. Ashutosh Ranjan	DM (P-CF)	0341-2240260	ispcfOl @gmail.com	Personnel Department, IISCO Steel Plant, Bumpur
ASP	Ms. Sarmistha Datta	Sr. Manager (P&A)	0343-2546224	sarmistha.datta@ sail.in	Ispat Bhawan, Surya Sen Sarani, Alloy Steels Plant, Durgapur -
SSP	Ms. B. Lavanya	Manager (Pers.)	0427-2382281	lavanya@ sail.in	Personnel Department, Salem Steel Plant, Salem-636030 (TN)
VISP	Sh. Naveen Rahul	Sr. Manager (Pers.)	08282-27160	naveen .rahul@ sail.in	SAIL-VISL, New Town, Bhadravathi-577301, Karnataka
CMO	Sh. Sanjit Kumar Das	GM (P&A)	033-22881511	sanjitkumardas@sail.in	Ispat Bhawan, 40 JL Nehru Road, Kolkata-700071
	Sh. Rajat Sarkar	GM I/c (P&A)	033-22883181	rajatsarkar@ sail.in	
SAIL Units (Ranchi)	Sh. Manas Rath	GM (Pers.)	0651-2411596	manas1386@ sail.in	RDCIS, SAIL PO - Doranda, Ranchi 834002
GD & SGW-Kulti	Dr. Surajit Mishra	DCMO Medical Officer	0341-2515391	surajit92.mishra@ sail.in	50, JLN Road, SAIL House, Kolkata – 700071
co	Sh. Himanshu Kataria	Mgr. (Pers.)	011-24300329	Qers.itb.med@sail.in	3rd Floor, Ispat Bhawan, Lodi Road, New Delhi-110003
	Sh. Prabal Sadhu	Sr. Manager (P- ITB&Med.)	011-24300333		
	Ms. Vaani Kapoor	GM(Pers.)	011-24300311		
Coll. Divn.	Sh. Barun Kumar	Mgr. (P&A)	0326-2385003	oersonnelchasnalla@ gmail.co ill	Personnel Deptt., Central Office, PO: Chasnalla, Dt.:Dhanbad Jharkhand-828135
CFP	Sh. Hosni Mubarak	Manager (P&A)	07172-278078	hosni.sail@ gmail.com	SAIL-CFP, MUL Road, Chandrapur, Maharashtra-442401
SRU	Ms. Manjari Singh	Manager (P)	06542-232315	mgrnersonnel72@ gmail.com	SRU, Indira Gandhi Marg, Sector- IV, Bokaro Steel City, Jharkhand -827004

E Pharmacy

- The E Pharmacy platform designed for the SAIL Pensioners' Program by MDIndia Health Insurance TPA, aims at creating a continuum of care to the members, at the comfort of home.
- The aim of the E Pharmacy consult would be to be to Promotive, Compliant & Preventive, to ensure the members have health care in reach at all times.
- An online pharmacy refers to a business organization that is involved in sale of pharmaceutical preparations like prescription-only drugs, by ordering them online and delivery through mail.
- Will Show you detail operation , how it works
- Step 1 – Please select any browser
- Step 2 – Please enter url of SAIL Integrated Web Portal i.e., https://sail.mdindia.com
- Step 3 – Please click on login button highlighted in yellow
- Step 4 – Please select MIN No
- Step 5 – Enter your Min No with Password & OTP (which is send on your registered Mobile No & E Mail)
- Step 6 – Member Policy information page will open once you entered correct login credentials
- Step 7 – Member can find two new tabs on extreme right hand side of page
    - Consultation & E- Pharmacy
- Step 8 –Please select E Pharmacy under the same two tabs
    - Prescription Upload and
    - Orders Status
- To Upload order Kindly click on Prescription Upload
- Member have to Fill User detail, Search Store nearby and upload Prescription
- MDIndia will share the "Prescription", Customer Details, & Mode of Delivery As "Home Delivery" with "Apollo"
- Apollo Call Centre Team will perform below activities
- 1. Capture the date of Rx issued and maximum number of days the medicine needs to be consumed. (Date of Rx issue: 04.01.2021 & No. of day medicines needs to be consumed 30 days)
- 2. Digitize Prescription with the specific category
- (Allowed Categories will be finalized by Business Team .i.e. only Pharma Category);
- 3. Push the digitized order to nearest Apollo Pharmacy.
- MDIndia will review the order and
    - Accept : the order will share the response to Apollo
    - Reject : If Prescription is not valid / Medicines not allowed as per terms or Sum Insured is exhausted
    - Partially Approved : As per Policy Norms & available Sum Insured order will be modified
- Billed Order Status will be pushed from Apollo to MDIndia will be available under tab Order Status
- Based on the customer preference, Order Delivery will happen Home Delivery and send the information to MDIndia application via email / sms.
- Amount will be deducted from OPD balance sum insured
- Same feature has been added in CARE-SAIL mobile also
- For more information please write to sail@mdindia.com or call on 18002665599

E Pharmacy FAQ's

Table of Contents

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1. Activation

- **Employee receives an SMS and E-mail from Practo**
    - o   **SMS Content**: Your Practo Plus Plan is now active. Download the Practo app to get started [here](.).

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2. App Download

Android

1. Download and install the Practo app from the Google Play Store.
2. Open the Practo app and follow the on-screen instructions to set up your account and activate your Practo Plus Plan.

iOS

1. Download and install the Practo app from the Apple App Store.
2. Open the Practo app and follow the on-screen instructions to set up your account and activate your Practo Plus Plan.

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3. Online Consultation

1. **Home Screen**
    - o   Open the Practo app.
    - o   Click on the Plus Membership Card with the Company Logo.
2. **Consultation Steps**
    - o   **Step 1**: Click on Chat Now/Consult Now tile.
    - o   **Step 2**: Click on Consult Now.
    - o   **Step 3**: Select Specialty/Symptom.
    - o   **Step 4**: Click on Proceed.

4. Diagnostics Booking

1. **Step 1**: Open the Practo app and click on the Plus Membership Card.
2. **Step 2**: Click on Book Diagnostics Test.
3. **Step 3**: Select the user for whom the test is to be availed & click continue.
4. **Step 4**: Search for a test or select from the many pre-defined checkups available.
5. **Step 5**: Fill in the details, select address, schedule, and pay.
6. **Step 6**: Discount applied at the time of payment.

5. Adding Family Members

1. **Step 1**: Open the Practo app and click on the Plus Membership Card.
2. **Step 2**: Click on Family Members.
3. **Step 3**: Click on Add Adult or Add Minor.
4. **Step 4**: Fill in the Phone No., Gender, and E-mail, then click on Add Member.

7. Health Articles & Q&A

- Click on the tile Health Articles or Health Q&A to explore various health-related articles and participate in Q&A sessions.

How do I upload a prescription?
You can upload a prescription either by clicking on the 'E-Pharmacy' under this tab; you will find the 'Upload Prescription' button.

Why was my prescription rejected?
Your prescriptions can be rejected due to the following reasons:
1. Prescription has passed its validity
2. The picture of the prescription is unclear.
3. OPD Sum Insured Exhausted

Why is my order delayed?
Your order may be delayed due to a number of reasons such as stock unavailability, shortage of staff, higher demand, etc. If you wish to find out the exact reason for the delay.

Some of my medicines are missing from my order. What should I do?
Reach out to us at sail@mdindia.com with the pictures of all the items you received along with the invoice and we will get it checked from our end.

The medicines I received from Sail E-Pharmacy are damaged. What do I do now?
Don't worry! Just get in touch with us at sail@mdindia.com with the images of the damaged products and we will ensure that you receive a replacement or a refund for the same

Can I know whether your Pharmacy is licensed?
Certainly, we are a licensed pharmacy offering prescription medications online.

What are your hours of operation?
Our website is open 24 hours a day, 7 days a week. Call Centre support is available from Monday to Saturday, 08:30 am to 09:00 pm IST and on Sunday's From 09:00 am - 05:00 pm IST.

What are Sail E-Pharmacy's Privacy and Security Policies?
At Sail E-Pharmacy, your privacy and security are extremely important to us. We are committed to protecting the confidentiality of your personal information (your name, address, email address or credit card information) and we never share them with any other person or company. It is used solely by our authorised personnel to process your order.

Are medications available at Sail E-Pharmacy is safe?
Yes. The medications that you purchase at our pharmacy are of the highest quality. The prescription medications we provide are procured from world-class and well-recognised pharmaceutical companies such as GlaxoSmithKline, Pfizer, Wyeth, Merck, Ranbaxy, Dr. Reddy's, Nicholas Piramal, Sun Pharmacy and other global industry giants. They are manufactured under government supervision, prepackaged in factory-sealed blister packs and untouched by human hands.

Why do the pills I ordered from Sail E-Pharmacy look different from those I get from my local pharmacy?
According to the trademark laws, generic pill is not allowed to look exactly like its brand-name version. So the pills (generic version) you received normally will look different from their branded counterparts, even though both contain the same active ingredient(s) and work in the same way exactly.

What do the following statuses IN STOCK and AVAILABLE on any product page mean?
IN STOCK: This means that the product is currently stocked in our warehouse and is available to be shipped.

AVAILABLE: This means that the product is available to order, but is expected to be in stock and ship in 4 to 5 days.

What information do you need from me to process my order as fast as possible?
In order to process your order quickly, we need the following details from you:
Your billing/shipping information
Your prescription (required for the order of Prescription medicines).

Is it possible to buy more than one medication in a single order at Sail E-Pharmacy?
Certainly, you can upload as many as 12 prescriptions and place them as a single order at our Pharmacy.

Is your entire product prices quoted in Indian Rupees?
Yes, all product prices quoted in our website are in Indian Rupees.

How is my order packaged?
Our E-Pharmacy team takes greatest possible care in packaging your order. Untouched by human hands, your order will be packaged in factory-sealed blister-packs.

Does Sail E-Pharmacy charge any professional fees on prescription drug orders?

No. We not charge any additional professional fees on your prescription drug orders. The Pharmacist review charges are already included in the listed prices of our products.

Does Sail E-Pharmacy deliver products to any location in India?
Yes, we do deliver our products to any address in India.

How long will it take to deliver my order?
Delivery times may vary depending on the delivery location as well as the type of product you order.

What type of freight is used to ship my order containing liquid products?
Any parcel containing liquid products will be shipped only via road/rail transport. In such cases, please note that delivery can take from 5 to 7 additional working days, depending on your exact location.

How do I know if my order has been shipped?
You'll get email confirmation of your order along with tracking details and you can always login to your account and track status. If the status of your order appears as "In Transit", your order has been shipped. You can also get information regarding your shipment by calling our Customer Service number: _____

Can I change my delivery address after I have placed my order?
If your order has not been shipped yet, then we can deliver to a different address as per your request. To know further, you can contact us via the online chat or call at 18002665599 or email to sail@mdindia.com

How will my order be delivered?
Your order will be delivered by EMS or Courier, depending on your pincode.

E Pharmacy

- The E-Consultancy platform designed for the SAIL Pensioners' Program by MDIndia Health Insurance, aims at creating a continuum of care to the members, at the comfort of home.
- The aim of the E-Consultancy would be to be to Promotive, Compliant & Preventive, to ensure the members have health care in reach at all times.
- It is an end to end, Remote Patient Consultation Solution which allows for Video Consultation & Teleconsultation, allowing, omission of geographical & functional distance between the patient & the health care providers. The process is a blend of Outgoing & Incoming Calls from Doctors, with the ability of requesting appointments from Specialists at times & dates of choice of the member, based on the Specialists' availability.
- It offers consultation in various fields of expertise, with non-specialities like General Medicine & Surgery & highly specialised fields like Oncology. It also has the feature of offering Second Medical Opinion from Specialists empanelled from Hospitals like Kokilaben, Nanavati & Apollo Hospitals.
- Will Show you detail operation , how it works
- Step 1 – Please select any browser
- Step 2 – Please enter url of Practo i.e., **https://www.practo.com/health-app**
- Step 3 – Please click on login button highlighted in yellow
- Step 4 – Please enter register Mobile No

- Step 5 – Enter your Password & OTP (which is send on your registered Mobile No & E Mail)
- Step 6 – Member Policy information page will open once you entered correct login credentials
- Step 7 – Member can find two new tabs on extreme right hand side of page
- Consultation / E- Pharmacy
- Step 8 – For Book appointment for Video Consultation with Doctor please select Video Consultation
- After click on Video Consultation Member will redirect to new page, where can see the Previous & Upcoming Appts under History or can "Schedule New Appointments"
- Available Specialists & Doctors are seen under New Appointments"
- Under Each Specialty, Doctors available with Names , qualification & Timings are given
- After Selection of Doctor, the calendar for the Doctor is shown & slot can be chosen
- Once chosen, the Date & time for appointment is shown, for reconfirmation
- Saving the Appointment, sends an SMS to the member with Information on the Consultation
- The member then has the access to add Chief Complaints, Medication History & any reports that she has for the doctor to see before the consultation begins.
- Member will receive a SMS 15 Min before his consultation.
- As per Schedule appointment – Once Member start Video Consultancy Member can consult with respective Doctor
- After Consultation, member receives an SMS of completion of Consultation with Unique Prescription ID, which is populated in the History Tab in the system.
- Member can download the completed consultation report from History with Prescriptions once consultation completed
- After 7 days, the Doctor calls the Member as a Follow up Call.

For more information please write to sail@mdindia.com or call on 18002665599

E Consultancy FAQ's

At this service, we are dedicated to providing a seamless experience of telephonic / Video consultancy with the Doctors to all **SAIL Retired Employees**. To help guide you through your online consultancy with us, we have compiled a list of frequently asked questions and provided answers below. If you don't find your question, you are always welcome to contact us and we will get back to you as soon as possible.

Will my selected doctor solve my medical issues?
Our doctors will give you the required medical opinion after diagnosis of your health issue. This will help you identify next steps which may include prescription or diagnostics tests or an advise

Will I get valid prescription?
You will either get a prescription or suggestion for diagnostics tests or an advice from our doctors.

Is the consultation secure ?
All your **medical history** & online consultation done on MDIndia is completely private & secure

What if I had to upload few reports asked by the doctor?
You are given a **free review option** in which you can consult the same doctor with your reports.

How to get detailed answers for my health queries?

When posting a health query to the doctors, make sure you have provided enough details for them to understand your problem.

Details of the symptoms

Details regarding current treatment and medications.

Attach photos or medical reports, if any.

Can I use tele consultancy on multiple devices?

Yes, a user will be able to log in through multiple devices (Webpage, Android, & IOS app) at a time.

I do not know which specialty I should choose for my problem?

If you are not aware of which specialty to post your query in, the moderation team will divert your query to the right doctor.

How to share previous history and consultation documents with my doctor when I post a query?

The user will have to upload files in step 2 while posting a query or to book a consultation.

Will I receive the doctor's answer in my email?

The user will be notified via email once their query has been answered. They will have to log in to their official account to see the answer.

How will I know if my Appointment has been confirmed ?

You will be notified via Email and SMS once your Appointment has been save in portal.

How do I speak to a doctor over the phone?

You will be able to speak with a doctor over the phone by booking a phone consultation.

Will my phone number be revealed during a phone consultation?

During a phone consultation, neither the doctor nor the user will be able to give the personal contact details of the other party. The call will be connected through an anonymous calling system.

P.S. You would receive a call from our voice room _____ that will connect your call with the Doctor. Do save this number in your phone as 'tele consultancy voice room'.

How do I get a reminder for a phone or video consultation?

Once the user books a slot for Phone or Video consultation, they will receive a confirmation email. Apart from this, they will receive an SMS to their registered mobile number 15 minutes before the consultation.

Doctor Selection

Can I choose my own doctor?

Yes, a user can select a specific doctor for a query, chat or consultation. The user can choose their doctors in "Doctors" tab using on search functionality.

How do I search for a doctor?

You can search for a specific doctor registered on our portal in the Doctors page. This page will also provide you the option to filter doctors based on your requirements.

How do I approach the same doctor to consult again or after sometime?

You will find the option to post follow-up queries to the same doctor under each query chain. Your profile will display the list of all doctor profiles you have consulted so far as well.

How do I make a payment?

It will deducted from your balance sum insured of OPD,

E Consultancy Charges

- General Consultancy Charges – INR 100
- Specialist Consultancy Charges– INR 400

What should I do if I do not receive an OTP SMS?

In such a case, you can contact the support team via the support chat box on the site or by emailing them to - sail@mdindia.com

What are your hours of operation?

Our website is open 24 hours a day, 7 days a week..

Are the specialists available 24/7?

Our specialists are available for consultation from 9AM to 9PM on all the 7 days of the week

It says "All doctors are busy now". When will I get a slot for consultation? How long should I wait before trying again?

You might be getting this message because all our doctors are busy at the moment. Try starting a chat in another 10 mins.

How can a doctor provide me with advice without seeing me in person?

Your Specialist will video call you for a consultation. You discuss all your symptoms and conditions with the specialist over the video call. This helps in better diagnosis and consultation.

Lost internet connectivity mid chat. What happens to my payment? Can I continue the chat later?

Yes you can continue the chat (given you regain connectivity in the appointment window; else you can initiate a new chat). We will help you connect to a specialist without any extra cost.

I missed my appointment. What should I do now?

You must initiate another appointment and mention that you missed your appointment. We will help you book an appointment on the next available time slot.

CUSTOMER SATISFACTION FEEDBACK FORM

This form can be emailed or sent to the MDI offices / SAIL offices as per mentioned list

Insured Name : _____

Min No. : _____

1. **How would you rate our services. Please Tick any one.**

	4	3	2	1
Member Enrollment	4	3	2	1
Cashless Authorization Service	4	3	2	1
Network of Hospitals Call	4	3	2	1
Center Support	4	3	2	1
SMS & Mail Alert Features	4	3	2	1
Claim Settlement	4	3	2	1
Grievances Resolution	4	3	2	1

2. **Online Services :**

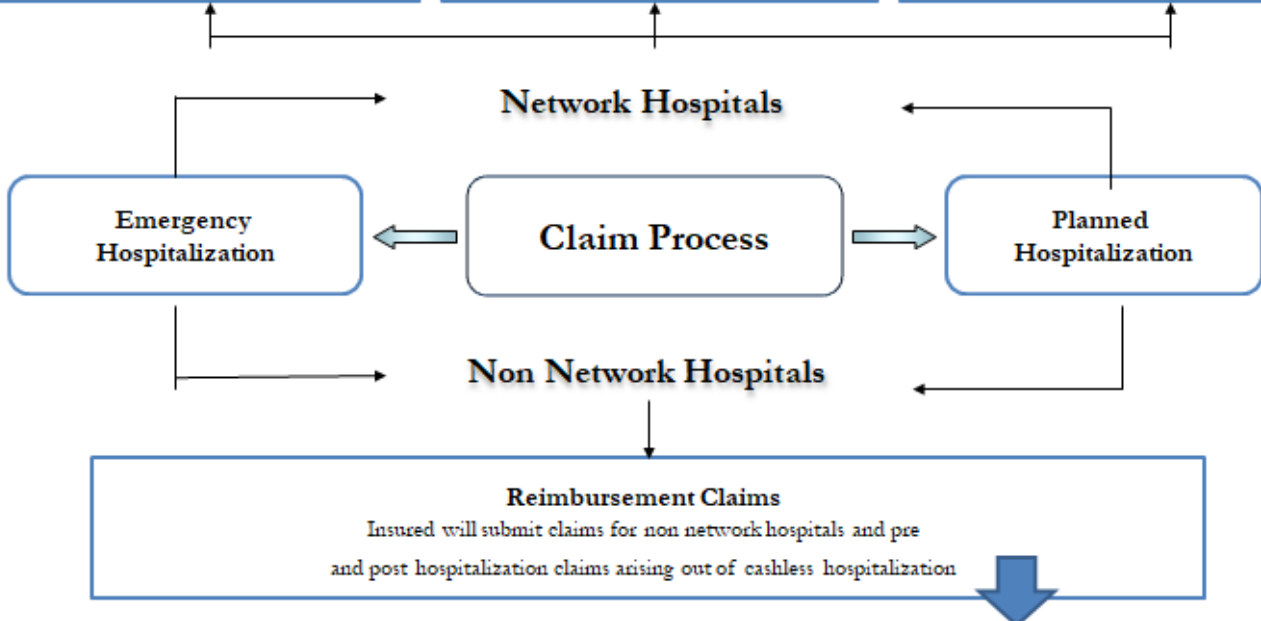|				
• E- Card Facility	4	3	2	1
• Profile View	4	3	2	1
• Claim Tracking	4	3	2	1
• Claim Status	4	3	2	1

3. Whether you will encourage others to prefer MDIndia Health Insurance TPA as there TPA

4. Any Suggestions   Yes [   ]   No [   ]

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CASHLESS PROCESS FLOW

Cashless Process
- Insured to approach network hospital with doctor prescription and ID card
- Insured to fill up Part 1 & 3 of pre authorization form
- Hospital will fill part 2 and fax/ email/ upload TO Integrated Web portal

Authorization
- Our respective Doctor assesses the pre-authorization request based on eligibility.
- Query if any, is sent to hospital. Insured is also informed on phone/SMS/Email.
- Authorization is given

Discharge
- Insured to pay for all non-covered services like, registration fees, telephone bills etc.
- Insured to verify and sign hospital bill and claim form and leave all original documents at hospital.
- Xerox of relevant documents can be taken by the patient

Network Hospitals

Emergency Hospitalization ← **Claim Process** → **Planned Hospitalization**

Non Network Hospitals

Reimbursement Claims
Insured will submit claims for non network hospitals and pre and post hospitalization claims arising out of cashless hospitalization

11

Non-Cashless Claims Process

सेल SAIL

MD india