**Points to Remember for Mediclaim Process:**

* Policy Covers only IPD treatment and not the OPD treatment, so for any eligible claim to be entertained in the policy minimum 24 hrs of Hospitalization is mandatory except for day care procedures.
* Cashless request must be submitted to PHS within 24 hours of hospitalization in network Hospital.
* For re-imbursement cases, Intimation should be received in prescribed format within 24 hrs of admission in the hospital.
* Bills and documents to be submitted within 30 days from Date of Discharge of the hospital for reimbursement.
* For Pre-Post Claim, the maximum time allowed for submission of claim is within 67 days of discharge from the Hospital.
* Carry your office ID card & E Card (PHS) at the time of admission at network hospitals.
* In case of emergency kindly refer your PHS ID, Organization Name and your Roll no. at the time of admission.
* Take a pre approval from PHS for all the elective cases/planned hospitalizations
* Sign on the final bill at the time of discharge from the hospital after checking
* For any other assistance call the Account Manager (Mr. Rohit Sharma).
* Updated List of Network Hospitals can be accessed on PHS website under relevant Insurance co.

**Documents required for submission of Reimbursement claim:**

* Duly Filled Claim Form of United India Insurance Co. Ltd. – ( available on PHS website)
* Original detailed discharge summary of the Hospital
* Original investigation reports along with bill
* In case of surgical packages – detail breakup of the package
* Original Medicine bills with prescriptions.
* Original Hospital Bill-consolidated and with detail breakup of every component of the bill with the patients signature on it along with its Payment receipt.
* MLC (Medical Legal Certificate)/FIR (First Information Report)/narration of the incident has to be submitted along with the claim papers in case of accidents/injury
* Original payment receipt for the payment done to the hospital.
* For cataract & heart surgery cases, IOL/stent sticker to be provided.
* MRI/XRAY/CT SCAN FILMS has to be submitted in original
* Consultation receipts.