

**GUIDEBOOK  
ON  
GROUP MEDICLAIM INSURANCE POLICY  
FOR  
IIMA STUDENTS  
PGP, PGP-FABM, PHD & PGPX**



**Prepared by:**

**Panacea – The Healthcare Club of IIMA**



Version 2.0  
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<b><u>Basic Policy Details</u></b>	
Name of Insurance Company	<i><b>The Oriental Insurance Company Ltd.</b></i>
Name of Third-Party Administrator (TPA)	<i><b>Paramount Health (TPA) Services Pvt. Ltd.</b></i>
Sum Insured per student	<i><b>Rs. 2 Lakhs for Hospitalization per policy year</b></i>
Outpatient/Clinic Expenses Covered	<i><b>Rs. 2500 per claim (Max 5 Lakhs whole institute)</b></i>
Policy Period	<i><b>30/03/2024 to 29/03/2025 (Renews every year)</b></i>
Policy No.	<i><b>500000/48/2024/283 (Changes every year)</b></i>

\*Hospitalization means minimum admission of 24 hrs. But for some treatments like fractures, etc., a minimum hospitalisation of 24 hrs is not required.

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## Fact Sheet on Student Group Medical Insurance

<b>Eligibility</b>	<b>Students only</b> (PGP, PGP-FABM, PHD, PGP-X)	
<b>Sum Insured Amount</b>	<b>Rs. 2 Lakhs for Hospitalization per policy year</b>	
<b>Outpatient Expenses</b>	<b>Rs. 2500 per claim covered</b> (Maximum of Rs. 5 Lakhs for all claims in whole institute per year)	
<b>Telemedicine</b>	<b>Covered up to Rs.2000</b> (Within Rs 2500 Outpatient Expenses per claim)	
<b>Room Rent coverage sublimit</b>	Rs.3,000 per day	<b>Very Important:</b> If you cross this sub-limit, all other expenses during the hospitalisation will also be proportionately reduced and will be not covered by the insurance company
<b>ICU Rent coverage sublimit</b>	Rs.6,000 per day	
<b>Pre-Hospitalization Coverage</b>	Up to 30 days before hospitalization	
<b>Post-Hospitalization Coverage</b>	Up to 60 days after hospitalization	
<b>Ambulance Expenses</b>	Up to Rs.2,000 per hospitalization	
<b>Organ Donor Expenses</b>	Rs.20,000 if insured is a Donor; Sum Insured if insured is a recipient	
<b>Pre-Existing Disease</b>	Covered (No waiting period)	
<b>Stem Cell Transplantation</b>	Covered up to 50% of expenses	
<b>Cochlear Implant</b>	Covered up to Rs. 1 Lakh (inclusive of the Sum Insured)	
<b>Cashless Facility</b>	Available in Network hospitals (Anywhere in India, Check app)	
<b>Intimation of Hospitalization</b>	<b>Within 7 days of Hospitalization (<u>VERY IMPORTANT</u>)</b> (Applicable only for reimbursement & OPD claims)	
<b>Hospitals covered</b>	<b>Any hospital in India</b>	

<b><u>Types of Claims</u></b>	
<b>Cashless Hospitalization/Claim</b>	<i>TPA directly pays the Hospital (only in network hospitals, <a href="#">click here for list of hospitals</a> tied up in India)</i>
<b>Reimbursement of Hospitalisation Expenses Claims</b>	<i>First, we pay the hospital, and later (after discharge), we send the claim form with documents to get reimbursement to our account.</i>
<b>Outpatient Expenses Claim</b>	<i>Reimbursement of Clinic/hospital visits for consultations, tests, and medicines. No Cashless option for outpatient expenses</i>
<i>Note: Hospitalization means minimum admission of 24 hrs. However, for some treatments like fractures, etc., a minimum hospitalisation of 24 hrs is not required. <a href="#">Click here</a> for the list of illnesses for which the 24-hour minimum rule doesn't apply.</i>	

## **Steps to Download IIMA Health (Mediclaime) Card**

**Step 1:** Visit the below webpage: <https://www.paramounttpa.com/Home/InstantEcard.aspx>

**Step 2:** Select Insurance Company from the list - "**The Oriental Insurance Company Ltd**"

**Step 3:** Select the **Employee ID** radio button

**Step 4:** Enter Group Code: **IIMA**

**Step 5:** Enter Employee Number - (**your roll no as per the below format**)

PGP Students - "3001YYYY00XXX" (YYYY – year of admission) (XXX - last 3 digits as your roll no)

FABM Students - "4001YYYY00XXX" (YYYY – year of admission) (XXX - last 3 digits as your roll no)

PhD Students - "2001YYYY00XXX" (YYYY – year of admission) (XXX - last 3 digits as your roll no)

PGPX Student - "5001YYYY00XXX" (YYYY – year of admission) (XXX - last 3 digits as your roll no)

And click submit

**Step 6:** Enter your Mobile No & Captcha

**Step 7:** Enter OTP

ECARD will be generated as a pdf and can be downloaded. The printout is valid as original for Cashless Hospitalisation facilities all over India with Network Hospitals.

## **Steps to Install the App & Register (not mandatory)**

- Download the [mwise-Paramount TPA app](#) and register your details to get E-Cards, Network Hospitals list.
  1. Click on "**New User**"
  2. Select "**Employee**"
  3. Type your **IIMA Roll no** in "**Employee No.**" cell (Eg. PGPGC2023300000)
  4. Type "**IIMA**" in the "**Group Code cell**"
  5. Type **DOB**
  6. Click Sign up and set up Mpin
- After logging in, click on E-card to download the E-card; Check out other features in the app.

## **Steps to find Network Hospital (To avail cashless hospitalisation)**

**Step 1:** Visit below page of Paramount TPA: <https://www.paramounttpa.com/Home/ProviderNetwork.aspx>

**Step 2:** Select state

**Step 3:** Select City

**Step 4:** Select Insurance Company as- **“The Oriental Insurance Company Ltd”**

**Step 5:** Select Policy Type as **“Group”**

**Step 6:** Enter Group Code as **“IIMA”**

**Step 7:** Click Submit

A complete list of hospitals where you can get admitted under cashless mode will be displayed with address and GPS location. **For Further Filtering** - Enter Hospital Name and click on search.

### **Points to Remember**

- **Intimate TPA about hospitalization by website or email:**

**Time Period:**

1. **Within 24 hrs of admission for Cashless claim**
2. **within 7 days for admission for Reimbursement claim**
3. **Within 7 days for Outpatient Treatment claim ;**

**Procedure:**

1. Through the TPA website by clicking [here](#)  
(or)
2. Email: [claim.intimation@paramounttpa.com](mailto:claim.intimation@paramounttpa.com) with cc to [medical@iima.ac.in](mailto:medical@iima.ac.in) with as much details as request in [this document](#).

- Always collect bills/receipts for outpatient consultations as well as for medicines
- Always keep the prescriptions and bills in good condition
- Always check for the complete and correct spelling of your name in bills and prescriptions
- For planned hospitalization, kindly get pre-authorization for the cashless facility at least 72 hrs before hospitalization.
- Any professional fees, diagnostic test expenses and medications are also covered.
- Outpatient visit expenses made 30 days before hospitalization and 60 days after hospitalization are also covered. It is called pre and post-hospitalisation claims. (These are different from normal Outpatient expenses, hence max within 2 lakhs can be claimed)
- Dental treatments are not covered under normal circumstances but can be covered if damage is caused by accident.

**Important: For rooms/ICU costing more than per day room/ICU limit, the difference and proportionate amount in other expenses during the hospitalization will become payable by you.**

## Steps for Cashless Hospitalization/Claim

- Always approach **network hospitals** *Click here for steps to find network hospital list*  
*(Cashless hospitalization in PPN-categorized hospitals is recommended as the entire expense in PPN hospitals will be covered by TPA; no payment is needed from your side for a few non-medical expenses)*
- **While getting admitted, produce a copy of the following documents:**
  1. Mediclaim Card
  2. IIMA ID Card
  3. Any Govt ID & Address proof (Mandatory)
- Make sure to choose a room with per day rent below Rs.3000 or else all expenses will be proportionally deducted during discharge, and you would have to pay the difference to hospital. For example, if you choose a room with Rs.4500 as rent per day, then during discharge 1/3 of your entire bill amount consisting of all expenses will not be covered by insurance and company and you would have to pay.
- Fill and submit the form for pre-authorization to the hospital within 24 hrs of admission.  
*(The insurance section of the hospital provides the form, always approach the insurance section immediately after admission)*
- The TPA will review the insurance details and your admission details and provide a pre-authorization letter to the hospital allowing them to treat you within 3 to 12 hours of request.
- At the time of discharge, sign every bill, including the discharge summary and collect original for yourself  
*(the attender of the patient can also sign on behalf of insured)*
- Check for approval from TPA in mobile app or email after 3 hrs of cashless request. TPA might take a maximum of 6 hrs for approval, and only after approval, you will be discharged.
- Always check the final bill for the amount that needs to be paid by you **for non-medical expenses**.
- Ask for copies of all prescriptions, medical bills, discharge summary, test reports, and final hospital bills.  
*(The hospital is required to provide a original copy to you even though another set of the originals are submitted to the TPA)*

**Always go for Cashless; Reimbursement Claim is a Hassle. Trust me!!**

(PTO)

## **Steps for Reimbursement of Hospitalization Expenses Claim**

(Admission in a non-network hospital or denial of cashless in network hospital)

- **Intimate TPA about hospitalization by website or email within seven days of admission in hospital**
  1. Through the TPA website by clicking [here](#) or
  2. Email: [claim.intimation@paramounttpa.com](mailto:claim.intimation@paramounttpa.com) with cc to [medical@iima.ac.in](mailto:medical@iima.ac.in) with as much details as request in [this document](#).
- Give correct patient details during admission to the hospital, like Name & Age as per ID proof
- Check every bill and investigative report for the correct spelling of name and age; if a mistake is there, request for reprint (*insurance company might reject name is mismatch between bill name & id name*)
- Click, download and print – [Claim Form A](#) & [Claim Form B](#)
- Settle all amount to the hospital on the day of discharge.
- **Before Discharging:** Make sure to collect the following documents
  1. Advance/Deposit paid receipt
  2. Final Hospital bill
  3. Break up bills for hospital expenses
  4. Pharmacy bills and their respective prescriptions (Important)
  5. Indoor case papers with notes
  6. Test reports and their prescriptions
  7. Discharge Summary

### **Steps for Reimbursement Claim Document Preparation:**

1. **Part B of the Claim Form is to be filled & signed admission section of the hospital** by any hospital authority with a seal before leaving the hospital or by visiting the hospital after a few days.
2. Fill out the Claim form **Part-A**
3. Attach all the above hospital documents original (Take a photocopy of all documents for your record)
4. cancelled cheque leaf with your name printed (or) self-attested bank passbook front page copy
5. IIMA ID Card (Self Attested Copy)
6. Health Insurance Card (Self Attested Copy)
7. Any Govt ID & Address proof (Self Attested Copy)

Courier the originals to the below address. It should **reach** them **within 30 days** from the date of discharge.

### **Paramount Health (TPA) Services Pvt. Ltd.**

Office: 304, Meera Manan Arcade, Near  
Krupa Petrol Pump, Parimal Cross Roads  
Ellis Bridge, Ahmedabad-380006

## Steps for Outpatient Expenses Reimbursement Claim

### Important Things to Remember:

- **Maximum amount** per OPD claim is **Rs. 2500 only**. Arrange claims accordingly.
- **Submit** documents to the TPA address **within 30 days of the OPD visit** by dropping the completed forms in the box in the dispensary **or** courier to the address mentioned below.
- Always collect bills/receipts for outpatient consultations as well as for medicines
- Always keep the prescriptions and bills in good condition
- Always check for the complete and **correct spelling of your name in bills & prescriptions**

SI No.	Document Name	Important Remarks	Original/ Photocopy
1.	<b>Reimbursement Form</b> (Claim Form Part A)	<a href="#">Download this Autofill Form</a>	Original
2.	<b>Prescription from Doctor</b> mentioning illness diagnosed, medicines, duration of medicine, list of tests	Ensure the date of prescription is mentioned and the Doctor's sign, preferably the doctor/clinic stamp	Original
3.	<b>Original Lab Reports</b> (if applicable)	Blood Test Report, X-Rays (if you want another copy, ask the diagnostic centre to provide another copy)	Original
4.	<b>Doctor Consultation Fee Receipt</b>		Original
5.	<b>Pharmacy Bill</b>	With GST no. of pharmacy	Original
6.	<b>Invoice/Bill for Lab Tests</b> (if applicable)	With GST no. of the lab	Original
7.	<b>Cancelled Cheque leaf</b> (or) Frontpage of Savings <b>Account Passbook</b>	The cheque should have your name printed at the bottom right corner. (or) A <b>self-attested copy</b> of the <b>front page of the savings account passbook</b>	<b>Cheque –</b> Original (or) <b>Passbook –</b> Self-Attested Photocopy
8.	<b>IIMA Health Insurance card</b>	Shared by SAO, or you can download from the TPA website	Self-Attested Photocopy
9.	<b>Aadhaar card</b>		Self-attested Photocopy
10.	<b>IIMA ID card</b>		Self-attested Photocopy

### Address:

**Paramount Health (TPA) Services Pvt. Ltd.**  
**Office: 304, Meera Manan Arcade, Near**  
**Krupa Petrol Pump, Parimal Cross Roads**  
**Ellis Bridge, Ahmedabad-380006**



## Contacts & Resources

- TPA has provided a “**Help Desk**” at our Dispensary. **Ms.Rajeshwari Sabhagchandani** would visit our dispensary every **Wednesday** and **Friday** between 11 am to 12 pm. She will handle all Medclaim/claim settlement-related issues.
- **Contact Persons:**
  - Ms. Rajeshwari Sabhagchandani, Customer Relationships Manager
    - 7304459512, [sabhagchandani.rajeshwari@paramounttpa.com](mailto:sabhagchandani.rajeshwari@paramounttpa.com)
  - Mr. Kamal Motwani, General Manager
    - 9374011212, [kamal.motwani@paramounttpa.com](mailto:kamal.motwani@paramounttpa.com)
- Forms are available on the website of [Paramount TPA](#) & customer care: 022 66620808

## Links for Related Documents

Reimbursement Form A – [Click here](#)

Reimbursement Form B – [Click here](#)

Autofill Form A – Only for outpatient expenses reimbursement – [Click here](#)

Claim Intimation Template – [Click here](#)

List of treatments covered under hospitalisation even when admission is below 24 hours – [Click here](#)

Specific Disease-wise expenses limit – [Click here](#)

List of Network Hospital – PAN India – [Click here](#)

### **Important Disclosure:**

This document was created as a tool for awareness among the student community to avail themselves of the benefits of group health insurance provided by IIMA. This is to be used as a reference tool only. The policy documents and the decisions of insurance stand final.

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