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Know your Mediclaim Policy

Insurer	New India Assurance
Third Party Administrator (TPA)	VIDAL Health TPA Pvt Ltd
Sum Insured (SI)	Annual limit of expenses for hospitalization including self and dependents
Family Definition	<p>UNIVERSE OF DEPENDANTS:</p> <ul style="list-style-type: none"> ➤ Spouse ➤ Children/ Adopted children ➤ 2 Parents / In laws ➤ Brother: below 21 years of age & unemployed ➤ Sister: unmarried/unemployed/widow/divorcee
Hospital Admission	Min. 24 hours; Time limit does not apply for day care.
Day Care Treatment	Treatment that require not more than 24 hours of hospitalization
Planned Hospitalization	University TPA intimation: 72 hours prior to hospitalization or else will lead to additional co-pay of 5%
Emergency Hospitalization	University TPA intimation: at the earliest possible post admission
Pre - Hospitalization period	30 days from the date of Admissions
Post - Hospitalization period	60 days from the date of discharge

Know your Medclaim Policy

Pre-existing diseases	Covered from day one in the policy.
Co-Pay	Parents / in laws co-pay at 20%; Others co-pay at 10%; Capped Ailments : NO co-pay
Capped Ailments	A fixed amount set aside for treating a particular ailment
Room Rent	For employees having SI Limits of Rs. 0.50 lacs, Rs. 1.25 lacs, Rs. 2.50 lacs & Rs. 3.00 lacs: 1% of Sum Insured or Rs. 3500/- whichever is higher For others Sum Insured higher than 3 lacs: 1.5% of SI Limits ICU rent cap – As per the actuals
Ambulance charges	Covered, in case of emergency up to Rs. 2000/-, Will be paid from Hospital to Home also depending on condition of the patient
Air Ambulance	Covered

Know your Mediclaim Policy

Preventive Health Check-Up	<p>Employees above the age of 40 are eligible to claim expenses of self; Master / Executive / Comprehensive Health check up to a maximum limit of INR 3,500.</p> <p>Employees below the age of 40 are eligible to claim expenses of self; Master/Executive/Comprehensive Health check up to a maximum limit of INR 2,000.</p>
Dental treatment	<p>Employees less than 40 years – INR 5K. Only for employee, spouse & children.</p> <p>Employees more than 40 years – INR 10 K. Only for employee, spouse & children.</p>
Cervical Cancer Vaccination	100% reimbursement to be borne by the insurer on maximum 3 sitting of proactive vaccination as a preventive measure against Cervical Cancer only for the employee
Congenital diseases	<p>Internal - Covered</p> <p>External - Covered only if for non-cosmetic reasons</p>
Artificial Life / Limbs Support	Covered if arising out of accident, At actuals within family SI Limit
Pre / Post Natal Expenses	Covered within maternity limit
Maternity related complications	Covered, under FAMILY sub-limit only
Homeopathic / Ayurvedic	Covered - Only treatment in government hospitals/NABH/ QCI accredited hospitals

Know your Medclaim Policy

Genetic Disorder	Covered
Bariatric Surgery	Covered for employees only, limited to 2 lakh rupees BMI > = 40 or BMI > = 35 with co-morbid conditions like Hypertension, diabetes, respiratory disorder or non-alcoholic fatty liver
Lasik Surgery	Covered for employees only, limited to 30k rupees only on the refractive error is +/- 7
Psychiatric treatment	Covered for employees only
Animal Bite (Anti-Done/Vaccination)	Covered for employees only
Mobility / Disability Extension	Covered up to 25,000/ per employee with a policy capping of 25 lakhs.
Loss of Pay	Covered for employees only Per week Rs. 25,000/- or weekly gross salary, whichever is lower. Maximum benefit: 52 weeks; Trigger: Non-attendance of work due to critical illness (to be defined) wherein all leaves are exhausted, and employee goes on LWP

Important Links

1. Download e-card:

<https://employee.integratedbenefitsportal.com/login.aspx?groupcode=SNIOD>

2. Declare Dependents (only newlywed spouse OR newborn baby):

<https://employee.integratedbenefitsportal.com/login.aspx?groupcode=SNIOD>

3. Download network hospital list:

<https://vidalhealthtpa.com/employeeportal/networkhospital>

4. Reimbursement Claim Form

<https://snulinks.snu.edu.in/snuPolicies/HumanResources/MedicalInsurance/>

5. Electronics Clearing Services (ECS) Form

<https://snulinks.snu.edu.in/snuPolicies/HumanResources/MedicalInsurance/>

6. VIDAL Address for sending reimbursement documents in original hard copies and in email:

Attention To: Mr Vikas Singh (vikas.singh@vidhalhealthtpa.com)

Vidal Health Insurance TPA Pvt Ltd, Plot No. 515, Udyog Vihar, Phase 5, Gurugram, Haryana : 122016

Enrolment Process



- Declare your dependents as per family definition of the insurance policy.
- Next enrolment of the dependents:
 - Existing Members: October 2026
 - New Joinees: At the time of joining
- New Joinees: must complete the enrolment process within the timelines specified in welcome mailer sent by Insurance partner - IIRM Support <ibpsupport@indiainsure.com>
- Download medical e-card: post 10 days of dependents declaration from IIRM Support portal
- Newborn baby enrolment: update under dependent in IIRM Support portal within 60 days of DOB.
- 1st claim of a new born at the time of the birth is auto admissible however if not declared under dependent list within 60 days, no further claim will be admissible.
- Newly wedded spouse enrolment: update under dependents in IIRM Support portal within 45 days of marriage.

Voluntary TOP-UP Plan

- Sum insured (SI) limit: enhanced up to 5 times of base SI limit at an additional premium
Ex. – Base Sum Insured – 5 Lakhs/annum
Voluntary Top up – $5*5 = 25$ Lakhs/ annum on additional premium cost
Total Sum Insured – Base SI + Top up = 30 Lakhs/annum
- Added advantage: 5% reduction on co-pay on self and dependent's claims.
- Club with: personal insurance post resignation for the respective policy period only.
- Tax benefit: on top up premium under section 80D

Where will you swipe?



Choose wisely

Voluntary OPD Plan

- OPD plan helps to meet out regular OPD expenses for parental and non-parental category.
 - Medicines/doctor bills,
 - Spectacles,
 - Hearing aid
 - Dental (in addition to the coverage available in the insurance policy)
 - Standalone Covid 19 test
- Post Resignation: continue until the end of the policy period.
- Tax benefit: on OPD premium under section 80D

Where will you swipe?



Choose wisely

Policy Lock-In period of 3 years

- Enrolment period: October 2023 to September 2026
- Next enrolment of the dependents: Effective October 2026
- Only Natural additions:
 - Newborn / Adopted baby within 60 days from the birth
 - Newly wedded spouse within 45 days of marriage can be added
- Midterm deletion of dependents is allowed only in case of demise/divorce
- Top Up and OPD plans bought in 2023-24 policy period are mandatory to continue the plan until September 2026 on additional premium chargeable basis



Choose Wisely !



Be safe from unpredictable medical expenses

How do I get my insurance coverage

Planned Hospitalization:

Before hospitalization: in a network hospital

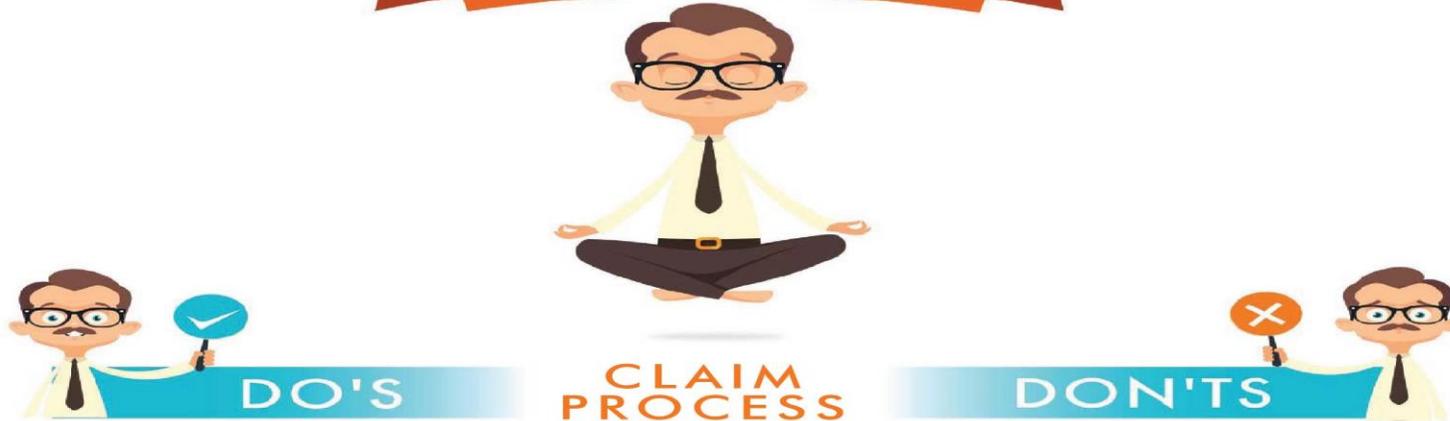
- Inform Insurance TPA: 72 hours prior the admission with details of:
 - Doctor prescription (*no medical report is required at this step*)
 - Patient details
 - Hospital name
 - Date of admission
- Produce the following documents at hospital TPA desk:
 - Medical E-Card
 - Photo ID Proof
 - University I Card
- Get Preauthorization approval from TPA (before or on the date of admission)
- At the time of discharge, final bill to be sent to the University TPA for the approval and remaining non-medical and co-pay expenses to be borne by the member

Emergency Hospitalization:

- Inform Insurance TPA: at the earliest possible post admission
- All other steps to be followed like planned hospitalization mentioned above

How do I claim my insurance coverage

Cashless Mode	Reimbursement Mode
<ul style="list-style-type: none"> • Available only if Insurer and TPA are empaneled with the hospital • Inform TPA 72 hours prior about the planned hospitalization. • Deposit medical ecard, Photo ID Proof and University ID card at the hospital TPA desk • Get Preauthorization approval done from University TPA prior hospitalization • At the time of discharge, final bill to be sent to the University TPA for the approval and remaining non-medical and co-pay expenses to be borne by the member 	<ul style="list-style-type: none"> • Inform TPA 48 hours prior about the planned hospitalization • Fill the prescribed Reimbursement Claim Form and Electronic Clearing Service Form • Attach all original and stamped relevant documents (Discharge summary, Bills, reports, Cancelled Cheque of Primary Insured) • Keep scan copies of all reports and bills for future reference • All documents to be sent to the University TPA within 30 days from the date of discharge. • TAT for the reimbursement of the bills is 30 days from the date of submission and providing all required documents • In case a member needs the original reports back from the Insurer post reimbursement, only X – ray / Ultrasound films can be returned upon email request.

KNOW YOUR
POLICY

Do know about **limits on specific treatments** in the policy.

Do keep your **Health Insurance ID card for self & dependents** handy in case of medical emergency.

Do know the **Cashless and Reimbursement claims procedures**.

Do remember that for planned treatments, **cashless approval can be taken in advance** to avoid last minute stress.

Ensure you have **all the documents in original** from the hospital for raising a reimbursement claim.

Do inform TPA within 48 hrs. of the admission regarding hospitalization in a non-network hospital.

Do inform TPA at least 72 Hrs. in advance in case of any planned treatment

CLAIM
PROCESS

Don't opt for rooms or facilities higher than the admissible limits as specified in the policy to avoid out-of-pocket expenses.

Don't delay the submission of documents within the stipulated time duration for reimbursement of claims.

Don't forget to keep money in hand for payment of non medical expenses during cashless hospitalization.

Don't forget to keep a scan of all the documents submitted for claims.

Don't forget to obtain treatment bills 30 days prior and 60 days after hospitalization for reimbursement claim.

Don't delay the submission of claim documents beyond stipulated timeline for reimbursement of the claim.

Don't forget to obtain the treatment bills 30 days prior and 60 days after hospitalization for reimbursement of the claim.

Important Contact Numbers & Escalation Matrix

Toll Free 24*7 VIDAL helpline number - 08046267015

Reach out as first point of contact for assistance:

Vidal Health TPA		
Name	Email ID	Mobile No
Vikas Singh	Vikas.singh@vidalhealthtpa.com	+91 9953776774
Mukesh Kapoor	Mukesh.kapoor@vidhalhealth.com	+91 9319583256
India Insure		
Name	Email ID	Mobile No
Satish Singh	hclservice@indiainsure.com	+91 9818747793
Ashish Shukla	Ashish.s@indiainsure.com	+91 9717088842

We are always there

University HR		
Name	Email ID	Mobile No
Diksha Kashyap	Diksha.Kashyap@snu.edu.in	+91 8178009209
Mili Agarwal	Mili.Agarwal@snu.edu.in	+91 9871326349
Gunjan Dang	Gunjan.dang@snu.edu.in	+91 7490036020

A detailed FAQ document on Health Medical Insurance Policy is accessible under same section in SNU links

SHIV NADAR

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Thank You