



RCare HEALTH SOLUTIONS



Claim process – Cashless





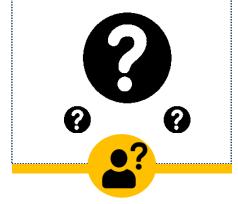
RGI Customer on Doctors
Advice plans for
hospitalization
(Emergency / planned)



Denial Letter will be sent with proper reason However customer can share the documents for reconsideration



Intimate your claim (In any of our claim intimation forums)



Query Letter to hospital sent for document deficiency/Additional Information requirement



Visit Network Hospital For treatment



Pre auth **approval** email/SMS sent to hospital within 4 hours of complete receival of documents



Hospital TPA desk Contact RGI for arranging cashless treatment via Email, Tollfree number or Network Portal



RCare Team reviews the claim and take a decision bases the details provided

List of Documents – Cashless



The following documents to be submitted to the hospital cashless team while admission

- Duly Completed Pre Auth Form
- Photo Identity proof of the patient
- ✓ Health Card copy
- NEFT Details (Only applicable for reimbursement of the deposit amount if any)
- ✓ KYC (Identity proof with Address) of the proposer, where claim liability is above Rs I Lakh as per AML Guidelines
- Pan Card copy of the claimant/Proposer
- Any other relevant document asked by cashless team at hospital
- Retain the photocopy of all the hospital bills/documents submitted to cashless team at the hospital for record purpose

Claim process - Reimbursement





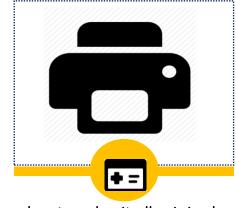
Emergency/Planned Hospitalization as advised by Doctor



Intimate your claim



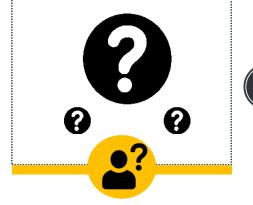
Undergo treatment in the hospital and make payment



Member to submit all original scan documents* to RCARE within 7 days from date of discharge



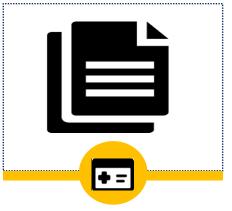
Denial Letter sent to member for claims beyond admissibility under policy along with reasons for the same



Query Letter sent for document deficiency/Additional Information requirement where insured to reply within 15 days



Settlement letter sent with payment through NEFT within 30 days of receiving entire documents as per T&C



RCare Team reviews the claim and take a decision bases the details provided

List of Documents - Reimbursement



- ✓ Duly Completed claim form
- Photo Identity proof of the patient
- Original bills with itemized break-up
- ✓ Payment receipts
- Hospital Discharge summary including complete medical history of the patient along with other details.
- ✓ Any other Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner.
- ✓ NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- CTS 2010 Cancelled Cheque with Insured name printed on Cheque, (if no name is mentioned on Cheque, please share bank statement or passbook copy along with Cheque)
- ✓ KYC (Identity proof with Address) of the proposer, where claim liability is above Rs I Lakh as per AML Guidelines
- ✓ Pan Card copy/Form 60 mandatory for the claim amount above 1 Lakh
- ✓ Legal heir/succession certificate, wherever applicable
- ✓ Any other relevant document required by Company/TPA for assessment of the claim.

COVID'19 Claims (Additional Documents)

- ✓ Insured Person Test Report From the ICMR authorized COVID'19 test Centre
- ✓ Original Home care prescribed certificate by authorised medical practitioner
- ✓ Home Quarantine Domiciliary summary



•----Intimate Claim to US

Within 24 hours for the emergency Hospitalization/One day prior for Cashless or Reimbursement



Our Smart App on Google Playstore and iOS AppStore



Bro Bot – Any time any where reach 24/7 Claim Assistance



Logon to www.reliancegene ral.co.in



Mail us on rgicl.rcarehealth@ relianceada.com



Call us on 1800 3009 (Toll free) or 022 4890 3009 (Paid)



WhatsApp on 7400422200

^{*} Please refer to your policy document for more details on the claim procedure or contact your relationship manager.

Claim Assistance-Self I





•----• Intimate Claim to US •----

- Login to Self I Mobile App with your credentials or registered mobile number
- Attach Policy with policy number and date of birth.
- Click on to Insta claim
- Select the claimant details displayed
- Select cashless or reimbursement
- Submit the claim

•-----Claim Status Check Through •----

- Login to Self I Mobile App with your credentials
- Click on to Claim status tab
- Click the policy you have initiated the claim in
- Check or track the claim status

Claim Assistance- BroBot





Bro Bot

•----- Intimate Claim to US •----

- Logon to www.reliancegeneral.co.in
- Click on to BroBot doodle in the right hand corner or the front page
- Say hi to BroBot and initiate the conversation by sharing the mobile number and OTP
- BroBot will ask you to select Buy Policy/ Renew Policy / Policy servicing/ Claim related
- Select Claim related and ask for claim intimation
- Brobot will share redirected claim Intimated link to website
- Share the relevant details and submit the claim.

•-----Claim Status Check Through •----

- Logon to www.reliancegeneral.co.in
- Click on to BroBot doodle in the right hand corner or the front page
- Say hi to BroBot and initiate the conversation by sharing the mobile number and OTP
- BroBot will ask you to select Buy Policy/ Renew Policy /Policy servicing/ Claim related
- Select Claim related and ask for claim Status check
- Brobot will share redirected claim Intimated link to website
- Enter the policy number and check the claim Status

Claim Assistance- Website



•----- Intimate Claim to US •----

- Logon to www.reliancegeneral.co.in
- Click Claims and Select health claims
- Select Claim Intimation in the quick links in the right hand side of the health claims page
- Select the product and policy number
- Share the relevant details and submit the claim

------Claim Status Check Through •----

- Logon to www.reliancegeneral.co.in
- Click Claims and Select health claims
- Select policy number/Claim number in show my claim status TAB
- Get the claim Status details within no time



Website

Claim Assistance- WhatsApp





•-----Intimate Claim to US

- WhatsApp with random text Eg: Hi on 7400422200 with your registered mobile number
- WhatsApp gives you 3 options 1) Buy Policy 2) Renew Policy 3) Policy servicing/ Claim related
- Select No 3
- Type in your Query i.e How to intimate the claim
- Our WhatsApp Number shares the link of claim intimation
- Share the relevant details and submit the claim

•-----Claim Status Check Through

- WhatsApp with random text Eg: Hi on 7400422200 with your registered mobile number
- WhatsApp gives you 3 options 1) Buy Policy 2) Renew Policy 3) Policy servicing/ Claim related
- Select No 3
- Type in your Query i.e How to check the claim status
- Our WhatsApp Number shares the link of claim intimation
- Share the relevant details and submit the claim

Claim Assistance- Call Centre





•----- Intimate Claim to US •----

- Dial Tollfree Number 1800 3009
- Select The language
- Enter the policy number following #
- Enter Claim Intimate number or Talk to our service executive for claim intimation

•-----Claim Status Check Through •----

- Dial Tollfree Number 1800 3009
- Select The language
- Enter the Claim number following # to know the claim status

Claim Assistance- Webmail





Webmail

•----Intimate Claim to US

- Write to rgicl.rcarehealth@relianceada.com
- Share your email ex. Claim intimation with policy number and other details if any
- Acknowledgement email followed by Response within 24 hours

------Claim Status Check Through -----

- Write to rgicl.rcarehealth@relianceada.com
- Share your Query i.e to check the claim status by sharing the claim number
- Acknowledgement email followed by Response within 24 hours

Document Submission



Submission TAT

Submit Through

Cashless



- Intimation to be made
- With in 24 hours for emergency
- Prior 48 Hours for Planned Hospitalization

Reimbursement



 Scanned Documents to be Submitted With in 7 days from the date of discharge

Cashless



TPA/Hospital will submit the necessary documents to RGICL for claim processing

Reimbursement



Original
Scan*documents to be
shared to RCare email ID
,Self-i or Website

*Note: Reliance General Insurance company limited will reserve the rights to seek all the original documents in physical form for a period of one year from the date of claim submission.

Reliance General Insurance company limited has right to take the refund of entire claim amount to the insurer if any misrepresentation/concealment of facts by the claimant, related to claim/ hospitalization. Also, the insurance company may take legal action, as deemed fit, if any discrepancy found in the claim.



Thank you