

**कोचीन शिपयार्ड लिमिटेड / COCHIN SHIPYARD LIMITED**

**कोच्ची / KOCHI - 15**

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**वर्ष 2026-27 के लिए ग्रुप मेडिकलेम पॉलिसी**  
**GROUP MEDICLAIM POLICY FOR THE YEAR 2026-27**

**वर्ष 2007 से पहले सेवानिवृत्त अधिकारियों/पर्यवेक्षकों/कर्मचारियों के लिए लागू सेवानिवृत्त कर्मचारियों हेतु चिकित्सा सहायता योजना (एमएसआरई)**

**MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES (MASRE)**  
**APPLICABLE FOR OFFICERS/SUPERVIORS/WORKMEN RETIRED PRIOR TO 2007**

1. वर्ष 2007 से पहले सेवानिवृत्त हुए अधिकारियों/पर्यवेक्षकों/कामगारों (अधिकारियों और पर्यवेक्षक जो दिनांक 01.01.2007 से पहले सेवानिवृत्त हुए और कामगार जो दिनांक 01.04.2007 से पहले सेवानिवृत्त हुए) और सेवानिवृत्त कर्मचारियों के लिए चिकित्सा सहायता योजना (एमएसआरई) के अंतर्गत आने वाले अधिकारियों/पर्यवेक्षकों/कामगारों के लिए वर्ष 2026-27 हेतु ग्रुप मेडिकलेम पॉलिसी को मेमर्स यूनाइटेड इंडिया इंश्योरेंस कंपनी लिमिटेड, एर्णाकुलम के साथ नवीनीकृत किया गया है। पॉलिसी के अनुसार, पात्र सेवानिवृत्त कर्मचारियों को निम्नलिखित लाभ उपलब्ध हैं:

The Group Mediclaim Policy for the year 2026-27 for officers/supervisors/workmen who retired prior to 2007 (officers & supervisors retired prior to 01.01.2007 and workmen retired prior to 01.04.2007) and covered under the **Medical Assistance Scheme for Retired Employees (MASRE)** has been renewed with M/s.United India Insurance Company Limited, Ernakulam. As per the policy, the following cover/benefits are available to the eligible retired employees:

ग्रुप मेडिकलेम पॉलिसी के अंतर्गत कवरेज निम्नानुसार है:

The coverage under the Group Mediclaim Policy is as follows:

घटक / Component	कवरेज / Coverage	टिप्पणियां / Remarks
मूल कवरेज (इन-पेशेंट उपचार) Basic Cover (In-patient Treatment)	प्रति वर्ष अधिकतम ₹8 लाख तक Up to Rs. 8 Lakhs per year	सभी बीमारियों (डे-केयर उपचार सहित) के लिए परिवार इकाई पर फ्लोटर आधार पर लागू For a family unit on floater basis for all diseases (including Day care treatments)
* अतिरिक्त गंभीर बीमारी कवरेज (क) * Critical Illness Cover (A)	प्रति व्यक्ति प्रति वर्ष ₹14 लाख तक (अधिकतम 14 व्यक्तियों तक सीमित) Rs. 14 Lakhs per year per person (limited to max 14 persons)	₹8 लाख के मूल कवरेज के समाप्त होने के बाद ही लागू कुल कवरेज - ₹22 लाख (₹8 लाख + ₹14 लाख) Applicable only after exhausting Rs. 8 Lakhs basic cover. Total cover - Rs. 22 Lakhs (8 lakhs + 14 lakhs)
* अतिरिक्त गंभीर बीमारी कवरेज (ख) *Additional Critical Illness Cover (B)	प्रति व्यक्ति प्रति वर्ष 8 लाख रुपए (अधिकतम 4 व्यक्तियों तक सीमित) Rs. 8 Lakhs per year per person (limited to max 4 persons)	यह सुविधा केवल 22 लाख रुपए के गंभीर बीमारी बीमा कवर (क) के समाप्त होने के बाद ही लागू होगी। कुल कवर - 30 लाख रुपए (8 लाख + 14 लाख + 8 लाख) Applicable only after exhausting Rs.22 Lakhs critical illness cover (A). Total cover - Rs. 30 Lakhs (8 lakhs + 14 lakhs + 8 Lakhs)

गंभीर बीमारी कवरेज ₹1.25 करोड़ के एक सामान्य कोष से वित्तपोषित किया जाएगा और यह (कॉर्पस) होगा। पॉलिसी के अंतर्गत शामिल सभी श्रेणियों के सेवानिवृत्त कर्मचारियों पर लागू

The Critical Illness cover will be financed through a common corpus of Rs. 1.25 crores and will apply to all categories of retired employees covered under the policy.

अतिरिक्त गंभीर बीमारी बीमा (क) / अतिरिक्त गंभीर बीमारी बीमा (ख) की स्वीकृति रोगी की विशिष्ट बीमारी और उपचार खर्चों के आधार पर अलग-अलग मामलों में दी जाएगी। पात्र गंभीर बीमारियों की सूची अनुलग्नक -I में दी गई है।

Approval for Critical Illness cover (A) / additional critical illness cover (B) will be granted on a case-by-case basis, depending on the specific illness and the treatment expenses incurred by the patient. The list of eligible critical illnesses are outlined in **Annexure-I**.

**8 लाख रुपए के मूल लाभ के अंतर्गत निम्नलिखित भी शामिल हैं**

**Following are also included under Basic Cover of Rs. 8 Lakhs**

- a) हिस्टेरेक्टॉमी व्यय की प्रतिपूर्ति रु.1,25,000/- तक सीमित है।  
Reimbursement of Hysterectomy expenses limited to Rs.1,25,000/-
- b) रेटिनल डिऑर्डर के लिए प्रतिपूर्ति - आयु संबंधी मैक्यूलर डिजनरेशन व्यय इंजेक्शन की लागत सहित 50,000/- रुपए तक सीमित है।  
Reimbursement for Retinal Disorder - Age Related macular degeneration expenses limited to Rs. 50,000/- including the cost of injections
- c) सभी मानसिक और मनोदैहिक विकारों से संबंधित उपचार, प्रति परिवार प्रति वर्ष 1 लाख रुपए की अधिकतम सीमा तक।  
Treatment relating to all psychiatric and psychosomatic disorders upto ceiling limit of Rs.1 Lakh per family per year
- d) वास्तविक आधार पर एम्बुलेंस शुल्क (एयर एम्बुलेंस सहित)।  
Ambulance Charges (including Air Ambulance) at actual basis
- e) अस्पताल में भर्ती होने से 30 दिन पहले और अस्पताल में भर्ती होने के 60 दिन बाद का उपचार व्यय बीमित राशि के 10% तक सीमित है।  
30 days pre-hospitalization and 60 days post-hospitalization treatment expenses limited to 10% of the Sum Insured
- f) केवल सरकारी आयुर्वेद अस्पतालों/संस्थानों, कोट्टकल आर्य वैद्यशाला और वैद्यरत्नम औषधशाला में लिया गया आयुर्वेद इन-पेशेंट (आईपी) उपचार ही स्वीकार्य होगा।  
Ayurveda Inpatient (IP) treatment taken at Govt. Ayurveda Hospitals/Institutions, Kottakkal Arya Vaidyasala and Vaidyaratnam Oushadhasala shall only be admissible. All tests prescribed by the Ayurveda doctors are admissible.
- g) एलोपैथिक तथा आयुर्वेदिक इन-पेशेंट उपचार के संबंध में 24 घंटे के भर्ती होने की कोई अनिवार्यता/प्रतिबंध नहीं है।  
There is no restriction as to 24 hours admission in respect of Allopathic and Ayurvedic inpatient treatments.

2. पिछले वर्षों की तरह, सेवानिवृत्त कर्मचारियों के लाभ के लिए, सीएसएल ने मेडिकलेम कवरेज को कैशलेस पॉलिसी के रूप में लागू किया है। कैशलेस उपचार सेवा बीमा कंपनी द्वारा नियुक्त टीपीए यानी मेसर्स एचआईटीपीए द्वारा प्रदान की जाएगी। कैशलेस चिकित्सा बीमा पॉलिसी मरीजों को मेसर्स एचआईटीपीए द्वारा सूचीबद्ध नेटवर्क अस्पतालों में आईपी/डे केयर उपचार कैशलेस आधार पर लेने की अनुमति देती है। सभी सेवानिवृत्त कर्मचारी जो वर्तमान में इस योजना में नामांकित हैं और वर्ष 2026-27 के लिए अपने चिकित्सा बीमा कवर का नवीनीकरण कराना चाहते हैं, वे वर्ष 2025-26 में जारी अपने मौजूदा यूएचआईडी कार्ड का उपयोग करके वर्ष 2026-27 के लिए अद्यतन यूएचआईडी कार्ड प्राप्त होने तक मेसर्स एचआईटीपीए के माध्यम से कैशलेस उपचार सेवा का लाभ उठाना जारी रख सकते हैं।

As in the previous years, for the benefit of retired employees, CSL has taken the mediclaim coverage as a cashless policy. The cashless treatment service shall be provided by the TPA appointed by the Insurance Company namely M/s. HITPA. The Cashless medical insurance policy allows the patients to take IP/Day care treatments at network hospitals empanelled by M/s. HITPA on cashless basis. **All retired employees presently enrolled in the scheme and intends to renew their medical insurance cover for the year 2026-27 may continue to avail the cashless treatment service through M/s. HITPA by using their existing UHID card issued in the year 2025-26 till receipt of updated UHID card for the year 2026-27.**

3. पात्र व्यक्ति निम्नलिखित हैं : / The eligible persons are:

(a) स्वयं/सेवानिवृत्त / Self/Retiree

(b) पति/पत्नी / Spouse

(c) दो आश्रित बच्चे (25 वर्ष तक के बेरोज़गार/अविवाहित पुत्र/पुत्री)

25 वर्ष से अधिक आयु के अविवाहित/बेरोज़गार दिव्यांग (40% या अधिक दिव्यांगता) पुत्र/पुत्री को आश्रित माना जाएगा; जो सक्षम चिकित्सा बोर्ड द्वारा जारी दिव्यांगता प्रमाण पत्र प्रस्तुत करने की अधीन है।

Two dependent children (unemployed/unmarried son/daughter upto 25 years)

Unmarried/unemployed differently abled (40% or more disability) son/daughter above 25 years of age will be considered as dependents; subject to production of disability certificate issued by the Competent Medical Board.

**एमएएसआरई न्यास के अंतर्गत आनेवाले सेवानिवृत्त कामगारों के लिए**  
**For retired workmen covered under MASRE Trust**

- (d) आश्रित माता-पिता (केवल पिता/माता) (सभी स्रोतों से आय निर्धारित सीमा से अधिक नहीं होगी, यानी 13,770/- प्रति माह)

Dependent Parents (father/mother only) (Income from all sources shall not exceed the limit prescribed ie. Rs.13,770/- per month)

**एमएएसआरई न्यास के अंतर्गत आनेवाले सेवानिवृत्त अधिकारियों/पर्यवेक्षकों के लिए**  
**For retired officers/supervisors covered under MASRE Trust**

- (e) कोई भी दो आश्रित माता-पिता (पिता/माता/ससुर/सास)

Any two dependent Parents(father/mother/father-in-law/ mother-in-law)

4. सेवानिवृत्त अधिकारियों/पर्यवेक्षकों के लिए वित्तीय वर्ष 2026-27 के लिए ग्रुप मेडिकलेम पॉलिसी के तहत माता-पिता-ससुर के लाभ के संबंध में निम्नलिखित बातों पर ध्यान दिया जा सकता है।

Following may be noted in connection with the coverage of parents-in-law under the Group Mediclaim Policy for retired officers/supervisors FY 2026-27.

- a) माता-पिता-ससुर को केवल ग्रुप मेडिकलेम पॉलिसी के अंतर्गत लाभ हेतु अनुमति है तथा उन्हें किसी अन्य प्रयोजन के लिए सेवानिवृत्त अधिकारियों/पर्यवेक्षकों के आश्रितों के रूप में नहीं माना जाएगा।  
Coverage of parents-in-law is permitted under the Group Mediclaim Policy only and they shall not be considered as dependents of retired officers/supervisors for any other purposes.

- b) आउट-पेशेंट (ओपी) उपचार प्रतिपूर्ति / सीएसएल चिकित्सा केंद्र से दवाओं का वितरण माता-पिता-ससुर के लिए अनुमत नहीं है क्योंकि ओपी बीमा लाभ से बाहर है।  
Outpatient (OP) treatment reimbursement / dispensing of medicines from CSL Medical Centre are not permitted for parents-in-law as OP is outside the insurance coverage.

5. सेवानिवृत्त अधिकारियों/पर्यवेक्षकों के प्रति परिवार इकाई के लिए वर्ष 2026-27 के लिए उपरोक्त बीमित राशि के लिए बीमा कंपनी को देय पूर्ण प्रीमियम 58,363/- रुपए है।

Full premium payable to the Insurance Company for the above sum assured for the year 2026-27 per family unit of retired employees is **Rs.58,363/-**

6. एसएसएमआरई ट्रस्ट के अंतर्गत आने वाले सेवानिवृत्त अधिकारियों/पर्यवेक्षकों/कामगारों से अनुरोध है कि वे नीचे बताए अनुसार लागू प्रीमियम का भुगतान करें:

The retired Officers/Supervisors/Workmen covered under the MASRE Trust are requested to remit the applicable premium, as indicated below:

क्र.सं. SN	मौजूदा लाभार्थियों द्वारा भुगतान किए जानेवाली प्रीमियम का विवरण <b>Details of premium to be paid by the existing beneficiaries</b>	राशि / Amt (Rs)
i	वे कामगार जो सीएसएल में 15 वर्ष की सेवा के बाद दिनांक 01.04.2007 से पहले अधिवर्षिता पर या वीआरएस/वीपीआरएस के तहत सेवानिवृत्त हुए। Workmen who retired prior to 01.04.2007 on superannuation or under VRS/VPRS after 15 years of service in CSL	100.00
ii	वे पर्यवेक्षक और अधिकारी जो सीएसएल में 15 वर्ष की सेवा के बाद दिनांक 01.01.2007 से पहले अधिवर्षिता पर या वीआरएस/वीपीआरएस के तहत सेवानिवृत्त हुए। Supervisors and officers who retired prior to 01.01.2007 on superannuation or under VRS/VPRS after 15 years of service in CSL	100.00

7. वे अधिकारी/पर्यवेक्षक जिन्होंने सीएसएल में 15 वर्ष की सेवा के बाद इस्तीफा दे दिया है, वे वर्ष 2026-27 के लिए पूर्ण बीमा प्रीमियम अर्थात 58,363/- रुपये का भुगतान करके मेडिकलेम लाभ को नवीनीकृत कर सकते हैं।

Those Officers/Supervisors/Workmen who resigned after 15 years of service in CSL may renew the mediclaim coverage by remitting full insurance premium ie. Rs.58,363/- for the year 2026-27



8. आउट-पेशेंट उपचार व्यय की प्रतिपूर्ति

**Reimbursement of Outpatient treatment expenses:**

a) ओपी उपचार के लाभ को चिकित्सा बीमा पॉलिसी से बाहर रखा गया है।  
**Coverage of OP treatment has been excluded from the medical insurance policy.**

b) वर्ष 2026-27 से प्रभावी, परिवार के लिए सामान्य ओपी तथा गंभीर ओपी उपचार हेतु प्रतिपूर्ति की अधिकतम सीमा निम्नानुसार बढ़ाई गई है।

The reimbursement ceiling for General OP and Critical OP treatment for a family has been enhanced as detailed below, with effect from 2026-27.

सामान्य ओपी की सीमा ₹20,000/- से बढ़ाकर ₹25,000/- प्रति वर्ष कर दी गई है।

General OP enhanced from Rs.20,000/- to **Rs.25,000/-** per year

गंभीर ओपी की सीमा ₹40,000/- से बढ़ाकर ₹50,000/- प्रति वर्ष कर दी गई है।

Critical OP enhanced from Rs.40,000/- to **Rs.50,000/-** per year

(ओपी दावे केवल सेवानिवृत्त कर्मचारी/पति या पत्नी/आश्रित बच्चे/सेवानिवृत्त कर्मचारी के पिता एवं माता के लिए ही मान्य होंगे।)

(OP claims admissible only for Retiree/Spouse/dependent children/father & mother of retiree)

c) सीएसएल से इस्तीफा देने वाले अधिकारियों/पर्यवेक्षकों/कामगारों तथा ग्रूप मेडिकलेम पॉलिसी के अंतर्गत कवर किए व्यक्तियों के मामले में, ओपी प्रतिपूर्ति की अनुमति नहीं है। हालांकि, लंबे समय तक ओपी उपचार के लिए सीएसएल चिकित्सा केंद्र से दवाइयाँ वितरित की जाएंगी।

In the case of officers/supervisors/workmen who have resigned from CSL and covered under the Group Mediclaim Policy, OP reimbursement is not permitted. However, medicines will be dispensed from CSL Medical Centre for long term OP treatment.

d) ओपी उपचार खर्च की प्रतिपूर्ति के लिए दावों को वाउचर/बिल सहित सीएसएल को भेजा जाएगा, जिसमें प्रतिपूर्ति के लिए सीएसएल चिकित्सा केंद्र के मुख्य चिकित्सा अधिकारी / चिकित्सा अधिकारी का ध्यान आकर्षित किया जाएगा।

Claims for reimbursement of OP treatment expenses with vouchers/bills shall be forwarded to CSL marking attention to **CMO/MO, CSL Medical Centre** for reimbursement.

e) सीएसएल की डिजिटल पहल के अनुरूप, तथा ओपी प्रतिपूर्ति प्रक्रिया को सरल बनाने और दावा प्रपत्रों पर उपचार करने वाले चिकित्सक के हस्ताक्षर प्राप्त करने में आने वाली व्यावहारिक कठिनाइयों से बचने के उद्देश्य से, सेवानिवृत्त कर्मचारियों के लिए ओपी दावों की ऑनलाइन प्रस्तुति को सीएसएल रडर एप के माध्यम से दिनांक 01 मई 2026 से लागू करने का निर्णय लिया गया है। ओपी दावों की ऑनलाइन प्रस्तुति की प्रक्रिया को स्पष्ट करने हेतु विस्तृत परिपत्र अलग से उचित समय पर जारी किया जाएगा।

In line with CSL's digital initiatives, and with a view to simplifying the OP reimbursement process and avoiding practical difficulties in obtaining the treating doctor's signature on claim forms, it has been decided to introduce online submission of OP claims for retired employees through the CSL Rudder App with effect from 01 May 2026. A detailed circular outlining the procedure for the online submission of OP claims will be issued separately in due course.

- f) सेवानिवृत्त कर्मचारी या उनके पात्र आश्रितों (पति/पत्नी, आश्रित बच्चे, सेवानिवृत्त कर्मचारी के पिता या माता ) के लिए आवश्यक दीर्घकालिक दवाइयाँ, उपलब्धता के अधीन, अधिकृत चिकित्सा परिचर या चिकित्सा प्रैक्टिशनर के पर्चे के आधार पर सीएसएल चिकित्सा केंद्र द्वारा प्रदान की जाएँगी तथा सीधे सेवानिवृत्त कर्मचारी के पते पर भेजी जाएँगी। दीर्घकालिक दवाइयाँ प्राप्त करने की सुविधा सीएसएल रडर एप के माध्यम से उपलब्ध है, जैसा कि दिनांक 20 नवंबर 2025 को CSL के मुख्य चिकित्सा अधिकारी द्वारा जारी परिपत्र के माध्यम से सूचित किया गया है (परिपत्र की प्रति सीएसएल वेबसाइट के "रिटायरीस कॉर्नर" में उपलब्ध है)। यह उल्लेखनीय है कि हाल ही में, सीएसएल ने सेवानिवृत्त कर्मचारियों और उनके आश्रित परिवार के सदस्यों के लिए सीएसएल चिकित्सा केंद्र में उपलब्ध दवाओं की मात्रा और प्रकारों में उल्लेखनीय वृद्धि की है। इससे सेवानिवृत्त कर्मचारियों को बाहरी अस्पतालों/फार्मेशियों से दवाएं खरीदने की कठिनाइयों से बचने में मदद मिलेगी और साथ ही उनके बाह्य रोगी उपचार के खर्च में भी कमी आएगी।

Long-term medicines required by the retired employee or his/her eligible dependents (spouse, dependent children, father, or mother of retiree) shall be dispensed by the CSL Medical Centre and delivered directly to the retired employee's address, based on the prescription of an Authorized Medical Attendant or Medical Practitioner, subject to availability. The facility for availing long-term medicines is available through the CSL Rudder App, as communicated vide Circular dated 20 November 2025 issued by the Chief Medical Officer, CSL (a copy of the circular is available on the CSL website under the Retirees' Corner). **It may be noted that recently, CSL has significantly increased the quantity and types of medicines available in CSL Medical Centre for the retired employees and their dependent family members. This will help the retired employees to avoid the difficulties in purchasing the medicines from outside hospitals/pharmacies and also reduce their cost of OP treatment expenses.**

9. योजना में सदस्यता नवीनीकरण के इच्छुक सभी पात्र सेवानिवृत्त कर्मचारियों से अनुरोध है कि वे दिनांक 04 अप्रैल 2026 से 15 अप्रैल 2026 के दौरान सीएसएल की आधिकारिक वेबसाइट पर उपलब्ध निर्धारित प्रपत्र में नवीनीकरण के लिए ऑनलाइन आवेदन प्रस्तुत करें।

**All eligible retired employees desirous of renewing the membership in the scheme are requested to submit an online application for renewal in the prescribed form available at CSL official website during 04 April 2026 to 15 April 2026.**

10. आश्रितों के विवरण को अद्यतन करने तथा बीमा के नवीकरण हेतु प्रीमियम का भुगतान निम्नलिखित चरणों का उपयोग करके किया जा सकता है: -

**The updation of dependents details and payment of premium towards renewal of insurance can be paid using following steps:-**

चरण- I: [www.cochinshipyard.in](http://www.cochinshipyard.in) / संबंधित लिंक / रिटायर कॉर्नर पर जाएं और पहले से उपलब्ध कराए गए यूजर आईडी और पासवर्ड का उपयोग करके सेवानिवृत्त कर्मचारी पोर्टल पर लॉग ऑन करें।

**Step- I: Go to [www.cochinshipyard.in](http://www.cochinshipyard.in)/ Related Links / Retirees corner and log on to retired employees portal using user ID and password, which is already provided.**

चरण-II: बीमा → बीमा प्रीमियम कल्केशन चुनें। यह मौजूदा आश्रितों की सूची प्रदर्शित करेगा। यदि आवश्यक हो, तो आश्रितों की सूची को संशोधित किया जा सकता है। आश्रितों की सूची में फ्रील्ड अनिवार्य हैं (पोर्टल के माध्यम से आश्रितों का नाम जोड़ने की अनुमति नहीं है)

**Step-II: Select Insurance → Insurance Premium Collection. It will display existing dependants list. If required, the dependants list can be modified. The fields in the dependants list are mandatory (addition of dependents name through the portal is not permitted)**

चरण- III: आश्रितों की सूची की पुष्टि होने पर, बीमा प्रीमियम भुगतान करने के लिए निम्नलिखित विकल्प प्रदान किया जाता है।

**Step- III : On confirmation of dependants list, the following option is provided to make the insurance premium payment.**

**प्रीमियम का ऑनलाइन भुगतान करें / Pay Premium Online**

सेवानिवृत्त कर्मचारियों को “ पे प्रीमियम” बटन पर क्लिक करके प्रीमियम का ऑनलाइन भुगतान करने का निदेश दिया जाता है, जो आपकी योजना के विवरण पर जाता है और फिर “प्रोसीड फॉर पेइमेंट” पर क्लिक करें। यह लिंक स्वचालित रूप से भुगतान गेटवे पर पुनर्निर्देशित हो जाएगा, जहाँ आप विभिन्न भुगतान विकल्पों का उपयोग करके राशि भेज सकते हैं। भुगतान के सफल समापन के बाद, यदि आवश्यक हो, तो आप अपने रिकॉर्ड के लिए भुगतान रसीद का प्रिंटआउट ले सकते हैं।

**The retired employees are directed to pay premium online by clicking on “Pay Premium” button that navigates to your scheme details and then click on “Proceed for Payment”.. This link will be automatically redirected to payment gateway where you can remit the amount using various payment options. After successful completion of payment, you may take the printout of the payment receipt, if required, for your records.**

- **पुष्टिकरण पृष्ठ का प्रिंटआउट या भुगतान रसीद सीएसएल को भेजने की आवश्यकता नहीं है।  
Printout of confirmation page OR payment receipt is not required to be sent to CSL.**

- सभी सेवानिवृत्त कर्मचारी कृपया ध्यान दें कि रिटायर पोर्टल पर लॉग इन करने के लिए यूजर नेम वही रहेगा जो पिछले वर्षों में दिया गया था। यूजर नेम संबंधित पूर्व कर्मचारी के नाम और कोड नंबर के पहले चार अक्षरों का संयोजन है। उदाहरण के लिए, यदि नाम **Rajan** है और कोड नंबर 543 है, तो यूजर नेम **RAJA543** होगा।

**All retirees may please note that the USER NAME for login to the Retirees Portal remains the same as provided in the previous years. The USER NAME is a combination of first four letters of the Name and Code Number of the ex-employee concerned. Eg. If name is Rajan and code number is 543, the User Name will be RAJA543**

- सीएसएल में सीधे भुगतान भेजने की सुविधा उपलब्ध नहीं होगी। इसलिए सभी सेवानिवृत्त कर्मचारियों से अनुरोध है कि वे केवल ऑनलाइन भुगतान विकल्प का ही उपयोग करें।  
**Facility to remit payment directly at CSL will not be available. Hence all retired employees are requested to make use of the online payment option only.**

11. कृपया ध्यान दें कि पॉलिसी का नवीनीकरण न कराने पर योजना से स्वतः ही बाहर होना पड़ेगा तथा बाद में नवीनीकरण की अनुमति नहीं होगी।

Kindly note that failure to renew the policy would entail automatic exit from the scheme and later renewal is not permitted.

12. नकदीहीन मेडिकल पॉलिसी की कार्यप्रणाली और दावों को प्रस्तुत करने के लिए कृपया इस परिपत्र के अनुलग्नक-II में दिए गए विवरण देखें।

For the modus operandi of the cashless medical policy and submission of claims, please refer the details elaborated as **Annexure - II** of this circular

13. चिकित्सा बीमा नवीनीकरण/प्रतिपूर्ति/दीर्घकालिक दवाओं के वितरण और संबंधित मामलों के लिए सेवानिवृत्त कर्मचारियों द्वारा नोट किए जाने वाले संपर्क नंबर नीचे दिए गए हैं:

Contact numbers to be noted by retired employees for Medical Insurance renewal/reimbursement/dispensing of long term medicines and related matters are given below:

<u>संबंधित जानकारी</u> <u>Information pertaining to</u>	<u>दूरभाष संख्या / ई-मेल</u> <u>Telephone Number / Email</u>	<u>समय</u> <u>Time</u>
चिकित्सा बीमा नवीकरण से संबंधित प्रशासनिक मामले [कर्मचारी संबंध विभाग] Medical Insurance Renewal related administrative matters [ER Department]	दूरभाष / Tel: 0484 – 250 1925 ई-मेल / E-mail: <a href="mailto:tilson.t@cochinshipyard.in">tilson.t@cochinshipyard.in</a>	सीएसएल कार्य घंटे CSL Working Hours
आउटपैशेंट प्रतिपूर्ति से संबंधित मामले [सीएसएल चिकित्सा केंद्र – प्रतिपूर्ति कक्ष] Outpatient reimbursement related matters [CSL Medical Centre – Reimbursement Cell]	दूरभाष / Tel: 0484 – 250 1204 ई-मेल / E-mail: <a href="mailto:csl.medicalcentre@cochinshipyard.in">csl.medicalcentre@cochinshipyard.in</a>	
स्वयं/आश्रितों के लिए दीर्घकालिक दवाओं का वितरण [चिकित्सा केंद्र – फार्मसी] Dispensing of long term medicines for self/dependents [CSL Medical Centre - Pharmacy]	दूरभाष / Tel: 0484 - 250 1414 ई-मेल / Email: <a href="mailto:pharmacy.csl@cochinshipyard.in">pharmacy.csl@cochinshipyard.in</a>	
नकदीहीन उपचार / स्वयं और आश्रितों के इनपैशेंट/डे केयर उपचार की प्रतिपूर्ति [मेसर्स एचआईटीपीए] Cashless treatment / Reimbursement of Inpatient/Day care treatment of self and dependents [M/s.HITPA]	नाम / Name: Ms.Neethu Sebastian मोब / Mob: 74282 97163 ई-मेल / E-mail: <a href="mailto:neethu.sebastian@hitpa.co.in">neethu.sebastian@hitpa.co.in</a>	

यह सक्षम प्राधिकारी के अनुमोदन से जारी किया जाता है।

This is issued with the approval of the Competent Authority.

(सुब्रमण्यन के के / Subramanian K K)

प्रभारी उप महाप्रबंधक (क.सं.) / DGM (ER) I/c

सेवा में / To :

एमएसआरई के अंतर्गत आने वाले सभी सेवानिवृत्त कर्मचारीगण  
All Retired Employees covered under MASRE  
सेवानिवृत्त कर्मचारियों का प्रतिनिधित्व करनेवाली सभी संघ  
All Associations representing Retired Employees

प्रतिलिपि / Copy to:

नि(वि) व अ.व प्र.नि.का अतिरिक्त प्रभार  
D(F) and Additional Charge CMD  
नि(प्र) / नि(तक) / मु.स.अ. / D(O) / D(T) / CVO  
का.नि. (तक.) / का.नि. (पो.नि.) / ED(Tech)/ED(SB)  
मु.स.प्र. / म.प्र. / उ.म.प्र. / CGMs /GMs /DGMs  
मु.क.अ. / मु.चि.अ. / CWO/CMO  
महा सचिव सीएसईएफ/सीएसईओ/ सीएसएसए/ सीएसओए  
General Secretary CSEF / CSEO / CSSA/ CSOA

**अनुलग्नक / ANNEXURE - I**

निम्नलिखित बीमारियों को गंभीर बीमारी श्रेणी के अंतर्गत शामिल किया जाएगा:

The following illnesses shall be covered under Critical Illness category:

a)	<p>दिल की किसी भी तरह की बीमारी। सर्जरी के अलावा, इसमें एंजियोग्राम, स्टेंट लगाने, एंजियोप्लास्टी, सीएबीजी, महाधमनी की सर्जरी और एंजियोप्लास्टी/सर्जरी आदि के बाद की अवधि के लिए सभी उपचार पर होने वाले चिकित्सा व्यय को कवर किया जाना चाहिए। Any kind of ailments of heart. In addition to surgery, this should cover for medical expenditure on angiogram, placement of stent, angioplasty, CABG, Surgery of Aorta and all treatment for the period subsequent to angioplasty/Surgery, etc.</p>	<p>इन सभी रोगों के उपचार से संबंधित सभी व्यय) All expenditure in connection with treatment of all of these diseases.</p>
b)	<p>डायलिसिस सहित किडनी रोग/किडनी फेलियर ए उपचार से संबंधित सभी चिकित्सा व्यय All medical expenditure in connection with the treatment of kidney diseases/ kidney failure including dialysis</p>	
c)	<p>ओरल कीमोथेरेपी और इम्यूनोथेरेपी सहित सभी प्रकार के कैंसर और ब्रेन ट्यूमर, बेवाकिजुमैब इंजेक्शन की लागत बोन मैरो/स्टेम सेल प्रत्यारोपण। Cancer &amp; Brain Tumor of all kinds including Oral Chemotherapy &amp; Immunotherapy, Cost of Bevacizumab Injection, Bone Marrow/Stem Cell Transplantation.</p>	
d)	<p>प्रमुख अंग प्रत्यारोपण/सर्जरी Major Organ Transplantation/Surgeries</p>	
e)	<p>जोड़/घुटने का प्रतिस्थापन Joint/Knee Replacement</p>	
f)	<p>स्ट्रोक / Stroke</p>	
g)	<p>थर्ड डिग्री बर्न्स/मेजर बर्न्स Third Degree Burns/Major Burns</p>	
h)	<p>लकवा - पैराप्लेजिया / Paralysis - Paraplegia</p>	
i)	<p>हेपेटाइटिस सहित लिवर रोग, लिवर फेलियर का अंतिम चरण Liver Diseases including Hepatitis, End Stage of Liver failure</p>	
j)	<p>कोई भी दुर्लभ रोग, मस्तिष्क से संबंधित कोई भी बीमारी जैसे अपैलिक सिंड्रोम, एप्लास्टिक एनीमिया, बैक्टीरियल मैनिंगाइटिस, वायरल इंसेफेलाइटिस, कोमा, मल्टीपल स्केलेरोसिस, अल्ज़ाइमर और कोई भी घातक रोग आदि। Any Rare Diseases, any Brain related ailments including Apallic Syndrome, Aplastic Anemia, Bacterial Meningitis, Viral Encephalitis, Coma, Multiple Sclerosis, Alzheimer's and any Terminal diseases etc.</p>	
k)	<p>उपरोक्त के अतिरिक्त कोई भी बीमारी जिसके कारण रोगी की स्थिति गंभीर हो (जैसा कि डॉक्टर/चिकित्सा अधिकारी द्वारा प्रमाणित) In addition to the above any disease leading to criticality of the patient (as certified by the Doctor/Medical Officer)</p>	

**सेवानिवृत्त कर्मचारियों के लिए नकदीहीन चिकित्सा पॉलिसी की कार्यप्रणाली**  
**MODUS-OPERANDI OF THE CASHLESS MEDICLAIM POLICY**  
**FOR RETIRED EMPLOYEES**

- 1) नकीदीहीन उपचार मेसर्स यूनाइटेड इंडिया इश्योरेंस कंपनी की ओर से टीपीए मेसर्स हेल्थ इश्योरेंस टीपीए ऑफ इंडिया लिमिटेड (एचआईटीपीए) द्वारा प्रदान किया जा रहा है। सेवा प्रदाता मेसर्स एचआईटीपीए द्वारा प्रदान की गई नकदीहीन सेवा के बारे में संक्षिप्त विवरण संलग्न है **(अनुबंध I)**  
The Cashless treatment is being provided by the TPA M/s.Health Insurance TPA of India Ltd. (HITPA) on behalf of M/s.United India Insurance Company.A brief description about Cashless Service as provided by the Service Provider M/s.HITPA is enclosed **(Encl.I)**
- 2) इस नकदीहीन पॉलिसी के अंतर्गत आने वाले प्रत्येक लाभार्थी को ईमेल या मोबाइल नंबर के माध्यम से यूएचआईडी नंबर और यूएचआईडी ई-कार्ड (डिजिटल मोड) जारी किया जाएगा। स्वयं और आश्रितों के लिए अलग-अलग यूएचआईडी जारी किए जाएंगे। सदस्य यूएचआईडी नंबर का उपयोग करके वेबसाइट <https://hitpa.co.in> पर लॉग इन करके यूएचआईडी ई-कार्ड भी डाउनलोड कर सकते हैं। जारी किया गया यूएचआईडी पूरी पॉलिसी अवधि के दौरान वैध रहेगा।  
Each beneficiary covered under this Cashless policy will be issued with a UHID Number and UHID e-card (digital mode) by E-mail or to the Mobile Number. Separate UHID will be issued for self and dependents. The members can also download the UHID e-card by logging in to the website <https://hitpa.co.in> using the UHID Number. The UHID issued will be valid during the entire policy period.
- 3) लाभार्थी मेसर्स एचआईटीपीए के अंतर्गत भारत भर में फैले अस्पतालों के व्यापक नेटवर्क (लगभग 6000 अस्पताल) में से किसी में भी नकदीहीन उपचार ले सकते हैं। अस्पतालों का विवरण उनकी वेबसाइट <https://hitpa.co.in/Our-Services/Network-Hospitals> पर देखा जा सकता है। मेसर्स एचआईटीपीए के अंतर्गत केरल में स्थित नेटवर्क अस्पतालों की सूची संलग्न है। **(अनुबंध II)**  
Cashless treatment can be taken by the beneficiaries in any of the wide network of hospitals (around 6000 hospitals) under M/s.HITPA which are spread across India. Details of hospitals can be seen at their website <https://hitpa.co.in/Our-Services/Network-Hospitals>. List of network hospitals under M/s. HITPA situated within Kerala are enclosed **(Encl.II)**
- 4) इस पॉलिसी के अंतर्गत आने वाले लाभार्थी (कर्मचारी/आश्रित) जो नकदीहीन उपचार का लाभ उठाना चाहते हैं, वे यूएचआईडी कार्ड के साथ संबंधित अस्पताल के एचआईटीपीए/बीमा डेस्क से संपर्क कर सकते हैं।  
Those beneficiaries (employee/dependent) covered under this policy, wish to avail cashless treatment may contact the HITPA / Insurance Desk of the concerned hospital along with the UHID card.
- 5) लाभार्थी को लाभ प्राप्त करते समय रोगी/लाभार्थी के सत्यापन/पहचान के लिए सरकार द्वारा अनुमोदित कोई भी पहचान पत्र (आधार/मतदाता पहचान पत्र/ड्राइविंग लाइसेंस/पासपोर्ट) प्रस्तुत करना आवश्यक होगा।  
The beneficiary shall also require to produce any of the Govt. approved Identity cards (Aadhaar /Voters ID/Driving License/Passport) at the time of availing benefits for verification/identification of the patient/beneficiary.

- 6) अस्पताल सदस्य से नकदीहीन दावे के लिए पूर्व-प्राधिकरण अनुरोध प्रपत्र भरने के लिए बताएगा। बीमित सदस्य को प्रासंगिक जानकारी के साथ पूर्व-प्राधिकरण अनुरोध प्रपत्र भरना होगा।  
The Hospital will ask the member to fill the Pre-Authorization Request form for cashless claim. Insured member has to fill the pre-Authorisation request form with relevant information.
- 7) अस्पताल को पूर्व-प्राधिकरण अनुरोध प्रपत्र, बीमारी का विवरण और उपचार अनुमान, उपचार करने वाले डॉक्टर द्वारा हस्ताक्षरित करके मेसर्स एचआईटीपीए को भेजना होगा।  
The Hospital shall send the Pre-Authorisation Request Form, ailment details & treatment estimate duly signed by treating doctor to M/s.HITPA.
- 8) मेसर्स एचआईटीपीए द्वारा संबंधित अस्पताल से सूचना प्राप्त होने के दो घंटे के भीतर पॉलिसी लाभ, नियम और शर्तों के आधार पर अस्पताल को पूर्व-प्राधिकरण अनुमोदन प्रदान किया जाएगा।  
M/s.HITPA will provide Pre-Authorisation Approval to hospital based on policy coverage, terms and conditions, within two hours from the receipt of intimation from the concerned hospital by M/s.HITPA.
- 9) मरीज़ को अस्पताल से छुट्टी मिलने के समय कार्डधारक/लाभार्थी को कैशलेस उपचार का लाभ उठाने के लिए दावा फॉर्म भरना आवश्यक है। अस्पताल बिल और अन्य विवरण मेसर्स एचआईटीपीए को भेजेगा और वे मरीज़ को अस्पताल से छुट्टी मिलने और उपचार रिकॉर्ड के बारे में सूचना मिलने के दो घंटे के भीतर इसे स्वीकृत कर देंगे।  
At the time of discharge of the patient from the hospital the card holder / beneficiary avails cashless treatment is required to fill-up the claim form. The hospital will forward the bills and other details to M/s.HITPA and they will in turn approve the same within two hours from the time of receipt of intimation regarding discharge of the patient and treatment records from the hospital.
- 10) लाभार्थी को टीपीए से अनुमोदन प्राप्त करने और किसी भी अस्वीकार्य मदों के भुगतान के बाद अस्पताल से छुट्टी दे दी जाएगी। टीपीए द्वारा अग्रेषित गैर-भुगतान योग्य मदों की सूची अनुलग्नक III में दी गई है।  
The beneficiary will be discharged from the hospital after obtaining approval from the TPA and on remittance of payment towards any inadmissible items. A list of non-payable items forwarded by the TPA is placed at **Encl.III**.
- 11) कोई भी अस्वीकार्य मद जैसे कि गैर-देय मदों के लिए भुगतान आदि या योजना के अंतर्गत कवर न किए गए किसी उपचार के लिए व्यय या पॉलिसी के तहत अधिसूचित सीमाओं से अधिक उपचार व्यय का निपटान मरीज़ को छुट्टी से पहले अस्पताल में सीधे करना होगा और सीएसएल ऐसे खर्चों को वहन नहीं करेगा।  
Any inadmissible items like payment towards non-payable items etc or expenses towards any treatment not covered under the scheme or treatment expenses exceeding the limits notified under the policy shall be settled directly by the patient to the hospital prior to discharge and CSL shall not bear such expenses.
- 12) The admissibility of room/bed shall be as per the eligibility prescribed by the M/s.HITPA and ceilings prescribed as under:

S.N	Category at the time of Retirement	Entitlement Code	Per Day Room Rent + Nursing Charges (Rs.)
1	कामगार / Workmen	W	2,500.00
2	पर्यवेक्षक / Supervisors	S	3,500.00

3	कार्यपालक / Executives (Asst. Manager / Dy. Manager/ Manager & Sr. Manager)	E2	5,000.00
4	कार्यपालक / Executives (AGM, DGM, GM, CGM & ED)	E1	5,500.00
5	अध्यक्ष एवं प्रबंध निदेशक एवं निदेशकगण CMD & Directors	D	7,900.00

- 13) बीमित व्यक्ति भर्ती होने से 30 दिन पहले तक के अस्पताल में भर्ती होने से पहले के खर्च और छुट्टी की तारीख से 60 दिनों तक के अस्पताल में भर्ती होने के बाद के खर्च (बीमित राशि के 10% तक सीमित) का दावा भी कर सकता है, जैसा कि पॉलिसी की शर्तों के अनुसार दावा दस्तावेज, संबंधित बिल आदि मेसर्स एचआईटीपीए को प्रस्तुत करते हुए संबंधित चिकित्सक द्वारा उस बीमारी/बीमारी के संबंध में सलाह/निदेश दिया गया हो जिसके लिए वह अस्पताल में भर्ती किया गया है।

Insured can also claim pre-hospitalization expenses upto 30 days prior to admission and post-hospitalization expenses upto 60 days from the date of discharge (limited to 10% of the sum insured) as advised/prescribed by the concerned doctor in connection with the disease/illness for which inpatient treatment being taken, as per the policy terms and conditions by submitting claim documents, relevant bills etc to M/s.HITPA.

- 14) यदि बीमाधारक मूल चिकित्सा रिपोर्ट वापस लेना चाहता है तो उसे मेसर्स एचआईटीपीए कार्यालय से प्राप्त किया जा सकता है।

If the insured desires to have the original medical reports back the same can be collected from M/s.HITPA office.

- 15) यदि किसी कारणवश नकदीहीन सुविधा का लाभ नहीं उठाया जाता है या स्वीकृत नहीं किया जाता है तो बीमित सदस्य उपचार के लिए अग्रिम भुगतान करता है, दावे की प्रतिपूर्ति दावा प्रपत्र/वेबसाइट में दिए गए दस्तावेजों की सूची के अनुसार दावा दस्तावेज प्रस्तुत करने के बाद मेसर्स एचआईटीपीए के पास दायर की जाएगी। (दावा प्रारूप की एक प्रति संलग्न-IV के रूप में संलग्न है)।

If due to any reason the cashless facility is not availed or is not approved Insured member pays for the treatment upfront, Reimbursement of claim shall be filed with M/s.HITPA after submission of Claim Documents as per documents checklist provided in the Claim Form/Website. (A copy of the claim format is enclosed as Encl-IV).

- 16) आपातकालीन स्थिति में, यदि लाभार्थी मेसर्स एचआईटीपीए के नेटवर्क अस्पताल में शामिल न होने वाले किसी अस्पताल से उपचार प्राप्त करता है, तो बीमा कंपनी उचित दस्तावेजों और अभिलेखों के साथ बीमा दावा प्रस्तुत करने पर उसी की प्रतिपूर्ति पर विचार कर सकती है। ऐसे मामलों में, प्रतिपूर्ति दावे के प्रारूप के अनुसार प्रस्तुत की जाएगी।

In case of emergency situation, if the beneficiary avails treatment from any hospital not included in the network hospital of M/s.HITPA, the Insurance company may consider reimbursement of the same on submission of insurance claim with proper documents and records. In such cases, the reimbursement shall be submitted as per the claim format.

- 17) उपचार के बाद प्रतिपूर्ति के लिए दावे प्रस्तुत करना, नकदीहीन उपचार की स्वीकृति न मिलने की स्थिति में या आपातकालीन स्थितियों में या आयुर्वेद उपचार के मामले में रोगी के डिस्चार्ज की तारीख से 90 दिनों के भीतर किया जाना चाहिए। ऐसे दावे लाभार्थी द्वारा सीधे बीमा सेवा प्रदाता (मेसर्स एचआईटीपीए) को प्रस्तुत किए जाएंगे।

Submission of claims after treatment for reimbursement, in case of non-approval of cashless treatment or in emergency situations or in the case of ayurveda treatment should be done within 90 days from the date of discharge of the patient. Such claims shall be submitted directly by the beneficiary to the Insurance Service Provided (M/s.HITPA) by the beneficiary.

- 18) इस नकदीहीन पॉलिसी से संबंधित किसी भी जानकारी या दावे से संबंधित पूछताछ या दावों को प्रस्तुत करने के लिए, लाभार्थी सेवा प्रदाता मेसर्स एचआईटीपीए, कोच्ची शाखा कार्यालय से संपर्क कर सकते हैं। उनका पता और संपर्क विवरण नीचे दिया गया है:

For any information related to this Cashless policy or claim related enquiry or submission of claims, the beneficiaries may contact the service provider M/s.HITPA, Cochin Branch office. Their address and contact details are given below:

नाम Name	संपर्क संख्या Contact Number	ई-मेल आईडी E-mail ID
Ms.Neethu Sebastian	74282 97163	<a href="mailto:neethu.sebastian@hitpa.co.in">neethu.sebastian@hitpa.co.in</a>
<b><u>Cochin Branch Office Address</u></b> Health Insurance TPA of India Ltd. 1st floor, Rukiya Bagh Bldg. MG Road, Ravipuram -682016		

## **Cashless Service**

Cashless hospitalization is a facility provided by the Insurance Company / TPA wherein the Policy Holder can get admitted and undergo the required treatment without paying directly for the medical expenditure. The eligible medical expense, thus incurred, shall be settled by the Insurance Company directly with the hospital.

This is to reduce the direct financial burden on insured individual at the time of hospitalization. Therefore, whatever bill is raised by the healthcare provider, Insurance Company settles it directly through Third Party Administrator (TPA), Subject to policy terms and conditions.

### **Process for cashless**

- To avail the cashless facility one needs to approach the hospital which is under the network of Insurance Company / TPA. The Insurance Companies / TPA have tie-up with various hospitals and to avail the cashless facility you have to get admitted in one of these hospitals.
- To avail this facility you need to fill a Pre Authorization form while getting admitted to the Network hospital. The completed form is sent to the TPA by the hospital. Depending upon the terms of the policy, the TPA, will issue an authorization or a denial letter to the hospital.
- Once this is done the hospital will start treatment and all expenses up to the admissible limits under the terms & conditions of the policy will be processed by the TPA in coordination with the Insurance Company as need be.
- Please carry your member ID card issued by HITPA and a valid Photo ID (issued by govt. authority) Proof with you and submit the photo copy of the same to the hospital. KYC (Know You Customer) details are mandatory for all claims of Rs.1 lac and above
- Please note that if authorization for cashless service from HITPA has been received then at the time of discharge complete the following steps
  - Verify the bills and counter sign the bills
  - Pay for those items that are not reimbursable under the health insurance policy
  - Leave the original discharge summary, bills and other investigation reports with the hospital.
  - Retain a photocopy for your records.

- **If the authorisation for cashless is not received from HITPA or if Cashless Service denied by HITPA the at the time of dischrge complete the following steps.**

- Settle the hospital bills in full and collect all the bills, discharge summary, investigation reports and other documents in original.
- Confirm from hospital that bill is raised as per rates and terms agreed with HITPA.
- Lodge your claim papers with HITPA for reimbursement processing within 15 days of discharge

- **Cashless service may be denied in some of the situation as as listed below.**

- The ailment or condition not covered under the policy
- The insured amount not being sufficient to cover the hospitalization expense
- If the request for pre authorization is not received by HITPA in time. ie., within 24 hrs in case of emergency hospitalization or 48 hours in advance for planned hospitalization.
- If the information sent to HITPA is insufficient to confirm coverage
- Where the reported symptoms or available/ medical inputs are inadequate /incomplete to determine the liability of the insurer
- Where the admission is primarily for investigation purpose unless specifically exempted in the policy
- Where the admission is less than 24 hrs duration except for specifically exempted conditions or procedure in the policy
- In case the personal information in policy and the coverage description differs with records registered with HITPA
- Where the hospital has been removed from the Network.

This is only an indicative list of reasons but not exhaustive

- **Please note that the denial of cashless service is not denial of treatment. You can continue with the treatment pay for the services to the hospital and later send the claim to HITPA for reimbursement processing. The procedure for the same detailed below**

1. Procedure for reimbursement of claims

In non-network hospitals payment must be made up-front and for reimbursement of claims the insured person may submit the necessary documents to TPA (if claim is processed by TPA) / to the company (if claim is processed by the company) within the prescribed time limit.

2. Documents to be submitted

The claim is to be supported with the following original documents and be submitted within the prescribed time limit.

- i. Duly completed claim form;
- ii. Photo ID, Age proof, Health Card - UHID, KYC documents
- iii. Attending medical practitioner's / surgeon's certificate regarding diagnosis/ nature of operation performed, along with date of diagnosis, investigation test reports etc. supported by the prescription from attending medical practitioner.
- iv. Original discharge card / day care summary / transfer summary;
- v. Original final Hospital bill with detailed break-up with all original deposit and final payment receipt;
- vi. Original invoice with payment receipt and implant stickers for all implants used during surgeries, such as lens sticker and invoice in cataract surgery, stent invoice and sticker in angioplasty surgery, invoice and sticker of implants used in fracture cases, and invoice and sticker of pacemakers.
- vii. All previous consultation papers indicating history and treatment details for current ailment;
- viii. All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice / bill with receipt from diagnostic center;
- ix. All original medicine / pharmacy bills along with the Medical Practitioner's prescription;
- x. Detailed narration of the incident (when, where, and how) leading to injury, along with following:-
  - Certificate from the treating doctor confirming whether the patient was under the influence of alcohol or any other drug at the time of the incident
  - MLC/FIR copy (required only in accidental cases):
- xi. Copy of death summary and copy of death certificate (in death claims only);
- xii. Pre and post-operative imaging reports;
- xiii. Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details and the Insured Person's progress;
- xiv. Cheque copy with name printed on the cheque leaf or copy of the first page of the bank pass book or the bank statement not later than 3 months.

**Note:** - In the event of a claim lodged as per Settlement under multiple policies clause and the original documents having been submitted to the other insurer, the company may accept the duly certified documents listed above and claim settlement advice duly certified by the other insurer subject to satisfaction of the company.

3. Time limit for submission of documents:

- a) Reimbursement of hospitalization and pre-hospitalization expenses (limited to 30 days) shall be submitted within 90 (Ninety) days of date of discharge from hospital
- b) Reimbursement of post hospitalization expenses (limited to 60 days) shall be submitted within 30 (thirty) days from completion of post hospitalization treatment.

Note: Waiver of this Condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

- 4. The Insured Person shall also give the TPA / Company such additional information and assistance as the TPA / Company may require in dealing with the claim including an authorisation to obtain Medical and other records from the hospital, lab, etc.
- 5. All the documents submitted to TPA shall be electronically collected by us for settlement and denial of the claims by the appropriate authority.

6. Scrutiny of Claim Documents

- a) TPA shall scrutinize the claim form and the accompanying documents. Any deficiency in the documents shall be intimated to the Insured Person/ Network Provider as the case may be. If the deficiency in the necessary claim documents is not met or is partially met in 10 working days of the first intimation, TPA will send a maximum of 3 (three) reminders. TPA at its sole discretion, decide to deduct the amount of claim for which deficiency is intimated to the Insured Person and settle the claim if observe that such a claim is otherwise valid under the Policy.
- b) In case a reimbursement claim is received when a pre-authorisation letter has been issued, before approving such a claim, a check will be made with the Network Provider whether the pre-authorisation has been utilized as well as whether the Insured Person has settled all the dues with the Network Provider. Once such check and declaration is received from the Network Provider, the case will be processed.
- c) The claims towards Pre-Hospitalization Medical Expenses and Post-Hospitalization Medical Expenses shall be processed only after decision of the main Hospitalization claim

7. Day Care Treatment

- (i) Day Care Treatment means medical treatment, and/or surgical procedure which is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and which would have otherwise required a hospitalization of more than 24 hours.

- (ii) Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- (iii) Day Care Treatment is eligible for cashless hospitalization.
- (iv) Cashless request should be forwarded at least 48 hours prior to admission in Hospital in case of a planned Hospitalization and within 24 hrs in case of emergency hospitalization
- (v) To avail cashless facility for dialysis claim cashless request need to be submitted as single claim for every 2 weeks dialysis treatment expenses as single claim and Total final expenses can be submitted after completion of 2 weeks dialysis treatment.

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<b>LIST OF NETWORK HOSPITALS UNDER HITPA IN KERALA</b>			
<b>S.No</b>	<b>Hospital Name</b>	<b>Address</b>	<b>District</b>
1	Ahalia Foundation Eye Hospital- Kayamkulam - Only For Corporate Clients	KMC 32/66, Pulimootil Towers, Park Junction , Kayamkulam	Alappuzha
2	Chaithanya Eye Care Centre (P) Ltd- Harippad	Opp. Ksrtc Bus Stand,Railway Sation Road, Harippad,Alappuzha-690514	Alappuzha
3	Dr KM Cherian Institute Of Medical Sciences-Kallissery	Umayattukara, Kallissery P O, Chengannur- 689124	Alappuzha
4	Ebenezer Hospital	Court Road, Near Private Bus Stand, Kayamkulam, Kerala 690502	Alappuzha
5	Josco Multi Speciality Hospital	Edappon,Josco Junction, Pandalam	Alappuzha
6	Kinder Womens Hospital And Fertility Centre	Maruthorvattam Temple Road, Near, Nh 47, Cherthala, Kerala	Alappuzha
7	KVM Super Speciality Hospital	P.B. No. 30, Cherthala-Alappuzha Road, Cherthala Kerla India 688524	Alappuzha
8	Precise Eye Care Hospital	Swathi Complex Opp. Municipality Mavelikara	Alappuzha
9	Providence Hospital	Providence Hospital, Thumpoly, Alappuzha- 688521	Alappuzha
10	Sahrudaya Hospital	Thathampally, Alappuzha	Alappuzha
11	Sanjivani MultiSpeciality Hospital	Kollakadavu p.o Chengannur	Alappuzha
12	Sreekantapuram Hospital	Sh6, Kandiyoor, Mavelikara, Kerala	Alappuzha
13	V S M Hospital	Thattarampalam P.O. Mavelikara Alappuzha Pin-690103	Alappuzha
14	A P Varkey Mission Hospital	Thottapady, Arakkunnam, Ernakulam, Kerala 682313	Ernakulam
15	Aditya Eye Hospital	Judge Mukku, Thrikkakara, Kochi -682021	Ernakulam
16	Akshaya Hospital	K.K Road, Kadavanthra Cochin - 682020.	Ernakulam
17	Alpha Ent Head And Neck Research Institute - Ernakulam	Deshabhimani Road , Opp . Bsnl Micro Wave, Kaloor -682017	Ernakulam
18	Amrita Institute of Medical Sciences and Research Centre	AIMS Ponekkara, P.O. Edappally, Kochi- 682041, Kerala	Ernakulam
19	Apollo Adlux Hospital	Adlux Junction, Karukutty, Angamaly, Ernakulam, Kerala-683576	Ernakulam
20	Arogyalayam Hospital	Bridge Road Aluva	Ernakulam
21	Aster Medcity	Kuttisahib Road Near Kothad Bridge South Chittoor Po Cheranalloor Kochi Kerla	Ernakulam
22	B and B Memorial Hospital	Opp.Thrikkakara Temple, Thrikkakara P O, Cochin -21	Ernakulam
23	Bharath Rural Hospital And Training Centre	Kuriyapilly South, Paravoor, Moothakunnam, Near Nh 17 Road, P.O. Eranakulam, Kerala 683516	Ernakulam
24	Carmel Hospital	Munnar Rd, Asokapuram, Aluva, Kochi, Kerala 683101	Ernakulam
25	Carmel Medical Centre-- Varapuzha	Thirumuppam, Varapuzha, Ernakulam Pin 683517	Ernakulam
26	Chaithanya ENT Hospital- Ernakulam	38/685 A, Sahodaran Ayyappan Road, Kadavanthra, Ernakulam, Kerala 682016	Ernakulam
27	Chaithanya Eye Hospital And Research Institute- Ernakulam	Chaithanya Eye Hospital & Research Institute, Ravipuram Road, Near Sree Krishna Temple, Ravipuram, Ernakulam- 682016	Ernakulam
28	Chaithanya Eye Institute- Palarivattom	Chaithanya Eye Institute , A Unit Of KGR Visionary LLP, NH-66, Bye Pass, Palarivattom, Kochi-682024	Ernakulam
29	Cimar Cochin Hospital-- Edappally	N.H-17 Thykkavu Bus Stop, Cheranallore, Edappally, Kochi-682034, Kerala	Ernakulam

30	City Hospital Ernakulam	Padma Jn., M.G. Road, Ernakulam, Kerala 682035	Ernakulam
31	Cochin Hospital	Mahatma Gandhi Road, Opp: Pallimukku Bus Stop, Pallimukku, Ernakulam, Kerala 682016	Ernakulam
32	Devi Hospital Pvt Ltd	North Fort Gate, Near NSS College, Tripunithura, Ernakulam, Kerala	Ernakulam
33	Don Bosco Hospital	Panvel Hwy, New Pipeline Road, Paravur, Kerala 683511	Ernakulam
34	Dr Jacob S Eye Care Hospital- Ernakulam	Stadium Link Road, Palarivattom, Kaloor, Ernakulam, Kerala	Ernakulam
35	Dr Noushads ENT Hospital And Research Centre	Vysali Junction, NH Bypass	Ernakulam
36	Dr NSD Rajius Eye Hospital And Research Centre, Vytilla	Ranjini, Near Power House, Vytilla	Ernakulam
37	Ernakulam Medical Centre	NH Bypass, Kochi-682028, Kerala	Ernakulam
38	Fatima Hospital - Kochi	Perumpadappu, Konam Road, Kochi-682006	Ernakulam
39	Futureace Hospital--Edappally	Ecra-67, Nethaji Nagar, Edappally ,Near Lulu Mall , Kochi, Pin - 682024	Ernakulam
40	Gautham Hospital	Panayappally, Kochi,	Ernakulam
41	Giridhar Eye Institute	Giridhar Eye Institute, 2Nd Floor, Vam Arcade Above Saravana Bhavan Toll Jn, Edappally, Ernakulam, Kerala	Ernakulam
42	Giridhar Eye Institute - Cochin	Ponnet Temple Road Kadavanthra Cochin - 682020	Ernakulam
43	Indira Gandhi Co-Operative Hospital	Gandhi Nagar Kadavanthra Ernakulam Kerala-670103	Ernakulam
44	Jishy Hospital- Cochin	Jishy Hospital, Mundamveli, Cochin-682507	Ernakulam
45	Jmp Medical Centre	Opp Govt Hospital Piravom	Ernakulam
46	K G Hospital	NH-47, Thrissur Road, Angamaly, Ernakulam, Kerala 683572	Ernakulam
47	Kalady Medical Centre	Kalady Malayattoor Road, Thalayattumpilli, Kalady, Vadakkumbhagom	Ernakulam
48	Karothukuzhi Hospital Pvt. Ltd - Aluva	Karothukuzhi Junction, Aluva-1, Kerala-683101	Ernakulam
49	KIMS Hospital	Salem - Kochi Highway, Pathadipalam, Changampuzha Nagar Po, Edappally, Ernakulam, Kerala 682033	Ernakulam
50	Kinder Hospital	Kinder Hospital, Pathadipalam, Edappally Kochi-682033	Ernakulam
51	KMK Hospital- Ernakulam	North Paravur, Ernakulam, Kerala- 683513	Ernakulam
52	Kothamangalam, Ernakulam, Kerala 686691 Mar Baseliious Medical Mission Hospital-Mbmm	Kothamangalam, Ernakulam, Kerala 686691	Ernakulam
53	KPM Eye Hospital And Laser Centre	Hospital Road, Near Mahatma Gandhi Road, Ernakulam, Kerala 682011	Ernakulam
54	Krishna Hospital	Mahatma Gandhi Rd, Chittor Road, Shenoy, Ernakulam, Kerala 682011	Ernakulam
55	Kristu Jayanthi Hospital	Perumpilly, Elamkunnappuzha, Vypin, Kerala 682505	Ernakulam
56	Lakeshore Hospital And Research Centre Ltd	NH Bypass, Nettoor, Maradu, Ernakulam, Kerala 682040	Ernakulam
57	Lakshmi Hospital Aluva	Mezhukkattil Building, Opp. Zeenath Theatre, Aluva , Aluva , Kerala	Ernakulam
58	Laxmi Hospital	Mons. Mathew Kothakathu Rd, Panayappilly, Thoppumpady, Kochi, Kerala 682005	Ernakulam
59	Lisie Hospital	No.39/1003, Lisie Hospital Road, Ernakulam North, Ernakulam-Angamaly, Cochin-682018, Kerala	Ernakulam

60	Little Flower Hospital And Research Centre	P.B No 23, Angamaly, Ernakulam, Kerala	Ernakulam
61	Lourdes Hospital	Chittoor Road, Near North Railway Station, Pachalam (Po), Ernakulam, Kochi, Kerala 682012	Ernakulam
62	Madonna Hospital And Reserch Centre- Angamaly	Aluva Road, Angamaly, Aluva Ernakulam, Kerala	Ernakulam
63	Magj Hospital	Vakakkad Rd, Mookkannoor, Kerala 683577	Ernakulam
64	Maj Hospital - Kochi	Market Road, Edappally, Kochi, Kerala 682024	Ernakulam
65	Malankara Orthodox Syrian Church (Mosc) Medical Mission Hospital	Kolenchery P O Ernakulam District \Kerala State	Ernakulam
66	Medical Trust Hospital	Pulikkal Medical Foundation,M.G Road,Ernakulam,Kochi,Cochin-682016,Kerala	Ernakulam
67	Medical Trust Hospital	Kuzhuppilly Ayyampilly P O , Ernakulam ,Kochi, Kerala -682501	Ernakulam
68	Muvattupuzha Co-Operative Super Speciality Hospital- Muvattupuzha	Muvattupuzha Co-Operative Super Speciality Hospital (MCS) , Near Chalikadavu Bridge, One Way Junction Market P.O. Muvatupuzha ,Ernakulam Dist,Kerala Pin- 686673	Ernakulam
69	Najath Hospital	Bridge Road, Bank Junction, Near Royal Plaza, Aluva, Kochi, Kerala	Ernakulam
70	Nedumchail Trust Hospital	Kochi Dhanushkodi Road, Vazhappily, Muvattupuzha, Kochi, Kerala	Ernakulam
71	Nirmala Medical Centre	Muvattupuzha Kerala	Ernakulam
72	P.S. Mission Hospital	Kundannoor, Maradu P O, Ernakulam, Kerala	Ernakulam
73	Pauls Hospital	Near ST Francis Church, Vattakkattu Road, Kallor	Ernakulam
74	PMM Hospital	Kalady - Aluva Rd, Chengal, Kalady, Vadakkumbhagom, Kerala 683574	Ernakulam
75	Polakulath Narayanan Renai Medicity-Kochi	Post Box No. 2259, Mamangalam, Palarivattom, Kochi, Kerala 682025	Ernakulam
76	PVS Memorial Hospital Private Limited	Kallor, Cochin	Ernakulam
77	Rajagiri Hospital	Near Gtn Junction, Aluva - Munnar Rd, Chunagamvely, Aluva, Kochi, Kerala	Ernakulam
78	RCM Eye Hospital- Thripunithura	Hill Palce Road, Thripunithura, Ernakulam-682301	Ernakulam
79	Roshan Eye Care Hospital - Only For Corp	Main Road , S.N. Junction, Tripunithura, Ernakulam, Kerala 682301	Ernakulam
80	Samaritan Heart Institute	Pookkattupady- Kizhakkambalamroad,Pazhangadu,Eranakulam Pin-683562	Ernakulam
81	Samaritan Hospital Pazhanganad	Pukkattupady Kizhakkambalam Road Kochi Kerala 680562	Ernakulam
82	San Joe Hospital	A M Road, Perumbavoor, Ernakulam, Kochi, Kerala 683543	Ernakulam
83	Sangeeth Hospital	No. 5/1496, South Cherlai, Near Td High School, Mattancherry, Kochi, Kerala	Ernakulam
84	Silverline Hospital- Ernakulam	K P Vallon Road,Kadavanthra, Kochi	Ernakulam
85	Specialists Hospital	Opp. North Railway Station, Ernakulam North, Kochi, 682018	Ernakulam
86	Sree Naryana Institute Of Medical Sciences	Chalacka, North Kuthiyathodu.P.O, Ernakulam, Kerala-683594	Ernakulam
87	Sree Sudheendra Medical Mission	Chittoor Road, Kacheripady, Kochi	Ernakulam
88	St Joseph's Hospital Trust	Manjummel	Ernakulam

89	St. Joseph's Hospital- Dharmagiri- Kothamangalam	Dharmagiri,Kothamangalam P.O,Kerala - 686691	Ernakulam
90	Sunrise Hospital (A Unit of Sunrise Institute of Medical Sciences (P) Ltd)	Seaport-Airport Road, Mavelipuram, Kakkanad, Kochi (Ernakulam), Kerala	Ernakulam
91	Susruta Eye Hospital	Olimugal Junction, Seaport Airport Road, Mavelipuram, Kakkanad- Ernakulam	Ernakulam
92	The Eye Foundation	Next To Chamgampuzha Park Metro Station, Devankulangara, Mamangalam, Edappally, Kochi, Kerala 682024	Ernakulam
93	Thrikkakara Municipal Co- Operative Hospital	Near Collectorate,Kakkanad,Kochi	Ernakulam
94	V. G. Saraf Memorial Hospital (Pvt) Ltd	39/4603 (A), Sreekandath Road, Ravipuram, Ernakulam/Kochi, Kerala 682016	Ernakulam
95	Varma Hospital	P O Box No. 63. Main Road, Tripunithura, Kerala 682305	Ernakulam
96	Vasan Eye Care	30/920 B,30/920 B1, 30/920 C, Near Powe House, Tripunithura Road,Vytilla .Cochin - 682019, Kerala	Ernakulam
97	Vasan Eye Care Hospital	#34-563, A-1, Opposite To India Vision Bypass Road	Ernakulam
98	Vasan Eye Care Hospital - Ernakulam	27/3125. Opp. Cochin Shipyard, M.G. Road, Kochi/Ernakulam, Kerala	Ernakulam
99	Vatheyyath Hospital	Perumbavoor Puthencruz Road, Perumbavoor, Ernakulam, Cochin, Kerala 683542	Ernakulam
100	Vijaya Kumara Menon Hospital	North Fort Gate, Tripunithura, Ernakulam- 682301, Kerala	Ernakulam
101	Vijayalakshmi Medical Centre	Chakkaraparambu, Near Hotel Holiday Inn, NH Bypass, Vennala.P.O, Kochi, Kerala- 682028	Ernakulam
102	Vimala Hospital- Kanjoor	Kanjoor, Ankamaly,Ernakulam-683575	Ernakulam
103	Wariyars Lakshmi Hospital Private Limited	Diwans Road, Ernakulam, Cochin-682016, Kerala	Ernakulam
104	Welcare Hospital- Vytilla, Ernakulam	S A Road , Vytilla P.O, Kochi, 682019	Ernakulam
105	Alphonsa Hospital- Murikkassery	Murikkassery P O, Idukki 685604	Idukki
106	Baby Memorial Hospital Ltd	River View Road, Thodupuzha, Kerala- 685584	Idukki
107	Bishop Vayalil Medical Centre- Moolamattom	Moolamattom, Idukki, Kerala-685589	Idukki
108	Devamatha Hospital Rajakumary	Rajakumary South P O,Idukki,Pin: 685619	Idukki
109	Holy Family Hospital Muthalakodam	Muthalakodam Thodupuzha, Idukki District, Kerala 685605	Idukki
110	Idukki District Co-Operative Hospital	PB No.32 Thodupuzha Kerala - 685584	Idukki
111	Karuna Hospital - Thodupuzha	Near Police Station, Thodupuzha	Idukki
112	Medical Trust Hospital- Nedumkandam	Medical Trust Hospital- Nedumkandam, Idukki, Kerala- 685553	Idukki
113	Morning Star Medical Centre	Nazereth Hill, Adimaly P.O, Idukki District, Kerala, Pin-685561	Idukki
114	Mundakayam Medical Trust Hospital	Mundakayam East Po, 35Th Mile Near Kk Road, Idukki District, Pin 686513	Idukki
115	Smita Memorial Hospital And Research Centre	SH 8, Vengalloor, Thodupuzha, Idukki, Kerala , Vengallur , Thodupuzha , Kerala	Idukki
116	St Mary Hospitals -Thodupuzha	Thodupuzha - Moolamattom Road, Thodupuzha, Kerala 685584	Idukki
117	Amala Multispeciality Hospital	Thalassery - Coorg Highway, Keezhur, Iritty , Kannur	Kannur
118	Anaamaya Medical Institute - Only For Corp	Annur Road, Payyanur, Kannur, Kerala	Kannur

119	Ashoka Hospital-Kannur	South Bazar,Kannur,DI No:KI-Knr-112103,KI-Knr-112104,Kannur,Pin-670002	Kannur
120	B K M Memorial Hospital - Payyanur	Near Bypass Road,Near St.Marys High School,Payyanur,Kannur-670307	Kannur
121	Baby Memorial Hospital - Kannur	A Unit Of Genesis Institute Of Medical Science Pvt Ltd Reg Office Building No.32/1094/1-8,Chala Bypass,Kannur 670007	Kannur
122	Dhanalakshmi Hospital - Only For Corp	Kannur, Kerala 670002.	Kannur
123	Dr Damodarans Eye Hospital	Dr Damodarans Eye Hospital,Kannur Road,Kuthuparamba,Kannur District, Kerala Pin:670643 , Kuthuparamba , Thalassery , Kerala	Kannur
124	Dr.Binu S Sunrise Eye Care-Kannur	Cods Medi Care, No.Ce/34/835, Thavakkara Bypass Road, Kannur-2	Kannur
125	Indira Gandhi Co-Operative Hospital Thalassery	Manjodi, Thiruvangadu, Thalassery, Kerala 670103	Kannur
126	Jyothis Eye Care Hospital	NH 66, Pallikkunnu, Kannur, Kerala 670004	Kannur
127	KIMS Sreechand Hospital (A Unit Of KIMS Swastha Private Limited)	Near S N Park, Kannur - 670001	Kannur
128	Lourde Hospital- Kannur	Chiravakku, Taliparamba, Kannur, Kerala - 670141	Kannur
129	Malabar Institute Of Medical Sciences Limited ( Aster Mims Kannur )	East Chala,Bypass Road, Kannur 670621	Kannur
130	Payyanur Eye Foundation	Mukunda hospital building Main road payyanur , Payyanur , Kannur	Kannur
131	St.Martin De Porres Hospital	Cherukunnu,Kannur,Kerla India-670301	Kannur
132	Taliparamba Co-Operative Hospital Society Ltd No.C1468-Kannur	Taliparamba, Kannur-670141	Kannur
133	Tellicherry Co-Operative Hospital (Kannur)-Only For Corp	Tellicherry Co-Operative Hospital, Co-Operative Junction, Thalassery, Kannur, Kerala	Kannur
134	Carewell Hospital and Research Centre - Kasaragod	Ippady, Kasaragod, Kerala	Kasaragod
135	Chaitra Medical Centre-Vidyanagar-Kasaragod	Opposite Government College,Vidyanagar.P.O,Kasaragod-671123	Kasaragod
136	Doctors Hospital	Badiadka Road, Kumbala (Kumble), Kasaragod	Kasaragod
137	Kasaragod Institute Of Medical Sciences (KIMS)	Ashwini Nagar, Kasaragod-671121	Kasaragod
138	Krishna Hospital	Chinmaya Mission Colony,	Kasaragod
139	Sanjeevani Integrated Medical Services Private Limited	Ram Nagar, Anandashram (PO), Mavungal, Hosdurg, Kasaragod (Dist), Kerala 671531	Kasaragod
140	United Medical Centre-Kasaragod	United Medical Centre,Kotekani Road, Kasarogodu-671121	Kasaragod
141	Amardeep Diya Eye Care Pvt Ltd-Kollam	12/694, Second Mile Stone,Kollam Pin-691004	Kollam
142	Assisi Atonement Hospital-Kollam	Perumpuzha.P.O, Kundara, Kollam, Kerala-691504	Kollam
143	Azeezia Medical College Hospital	Diamond Hills, Meeyannoor P.O., Kollam, Kerala	Kollam
144	Bishop Benziger Hospital	Beach Road, Mundakkal Village, Kollam, Kerala 691001	Kollam
145	Dr Sumakarthika Speciality Eye Care And Cosmetology Kiranam Health Care Pvt Ltd	Opposite to Elister Hospital, Bharanikavu,Kollam , Kerala 690520	Kollam
146	Dr. Nair S Hospital - Kollam	Asramam, Kollam, Kerala-691002	Kollam

147	Karunya Eye Hospital Kottarakkara	Karunya Eye Hospital, crown arcade, Pulamon po, Kottarakkara	Kollam
148	KIMS Kollam - Only For Corp	Sithara Jn, Kottiyam P.O., Kollam, Kerala - 691571	Kollam
149	Matha Medical Centre	Mathiil P.O., Kollam, Kerala 691601	Kollam
150	Meditrina Hospital	Kollam-Ayoor Road, Anugraha Nagar, Ayathil, Quilon, Kerala 691021	Kollam
151	NS Memorial Institute Of Medical Sciences Kollam	Bypass Road,Paltahara, Thattamal P O, Kollam-691020	Kollam
152	Opsin Health Care Pvt Ltd	Mahima Tower Near Kannety Bridge Karunagappally Kollam, Kerala	Kollam
153	Padmavathy Medical Foundation	Adoor Road, Sasthamcotta, Kollam, Kerala 690521	Kollam
154	Pearl Hospital- Karunagappally	Karunagappally, Kollam, Kerala- 690518	Kollam
155	Precise Eye Care Hospital- Karunagappally	Pada North, Pulliman Junction, Karunagappally, Kollam Pin-690516	Kollam
156	Priyanka Eye Hospital	Changankulangara, Vavvakkavu Post , Kollam , Kollam , Kerala	Kollam
157	Rapha Aroma Hospital	Chengamanad, Kottarakkara, Kollam Dt., Kerala, 691531	Kollam
158	SBM Hospital- Karunagappally	Karunagappally, Kollam	Kollam
159	Shankars Eye Hospital- Punalur	Tholicodu.P.O, Punalur, Kollam, Kerala- 691333	Kollam
160	Sree Narayana Trusts Medical Mission-Only For Corp	PB No. 32 Qs Road, Chinnakada, Kollam, Kerala - 691001	Kollam
161	St Josephs Mission Hospital	Near St Johns College , Pathanapuram	Kollam
162	Travancore Medical College Hospital	NH Bypass, Medicity, Thattamala, Kollam	Kollam
163	Upasana Hospital - Only For Corp	Q.S. Road, Punaloor, Kollam, Kerala 691001	Kollam
164	Valiyath Institute Of Medical Sciences - Kerala	Market Road, Near Thevar Kaavu Sree Devi Temple, Karunagappally, Kerala 690518	Kollam
165	Vijaya Hospital - Kottarakkara	Kottarakkara , Kollam	Kollam
166	Alphonsa Eye Hospital	Ettumanoor- Erattupetta Road, Pala, Kerala- 686575	Kottayam
167	Bharath Hospital	Azad Lane, Puthenangady, Kottayam, Kerala 686001	Kottayam
168	Caritas Hospital	Thellakom PO, Kottayam - 686630, Kerala	Kottayam
169	Holy Ghost Mission Hospital	Muttuchira, Kottayam, Kerala	Kottayam
170	J.K.Medicare And Diabetes Centre- Kottayam	K.K.Road,Vadavathoor P.O.,Kottayam,Kerala-686010	Kottayam
171	KIMS Kottayam	Kudamalloor.P.O, Kottayam, Kerala-17	Kottayam
172	Little Lourdes Mission Hospital	Kidangoor Kottayam	Kottayam
173	M.U.M Hospital Monippally (Monsignor Uralil Memorial)	Monippally P.O, Kottayam, Kerala-686636	Kottayam
174	Mar Sleeva Medicity Palai	Mar Sleeva Medicity Palaikezhuvankulam P . O , Cherpunkal , Kottayam (Dist.), Kerala, India - 686584	Kottayam
175	Marian Eye Care And Opticals	556 G/H/09, ERATUPEZHA ARCADE, KUDAMALLOOR SCHOOL& JUNCTION, KOTTAYAM, KERALA, 686	KOTTAYAM
176	Marian Medical Centre	Arunapuram,Kottayam Dt, Pala, Kerala	Kottayam
177	Mary Queens Mission Hospital - Kanjirappally	Mary Queens Mission Hospital, 26Th Mile, Palampara (P.O.), Kanjirappally, Kottayam, Kerala	Kottayam
178	Mercy Hospital-- Thalayolaparambu	Pothy, Thalayolaparambu,Kottayam,Kerala , Pin-686605	Kottayam
179	Mitera Hospitals Pvt Ltd	Thellakom, Kottayam, Kerala	Kottayam
180	PNPM Hindu Medical Mission Hospital - Only For Corp	Ponkunnam PO, Kottayam, Kerala 686505	Kottayam

181	S.H. Medical Centre (Sacred Heart) - Kottayam	Near Railway Station Near Nagambadam Bus Stand, Nagampadam, Kottayam, Kerala 686001	Kottayam
182	Samaritan Medical Centre - Kottayam	Doctors Tower Near KSRTC Bus Stand Changanacherry	Kottayam
183	Sanjeevani Hospital - Only For Corp	Sabari, P.O. Perunna, Changanacherry, Kottayam, Kerala 686102	Kottayam
184	St. Thomas Hospital	Chethipuzha, Kurisummood (P.O.), Changanacherry, Kottayam, Kerala - 686 014	Kottayam
185	St.Mary S Hospital- Manarcadu-Kottayam	Manarcadu, Kottayam-686019	Kottayam
186	The Kaduthuruthy Cooperative Hospital Ltd No K379	Kaduthuruthy P.O Kottayam Pin:686604	Kottayam
187	Udayagiri Multi Speciality Hospital	Perunnai, Changanassery, Kerala 686102	Kottayam
188	Vasan Eye Care Hospital - Only For Corp	Union Club Road, Karapuzha, Kottayam, Kerala	Kottayam
189	Al Salama Eye Hospital	Arayidathu Palam Junction, Calicut, Kozhikode, Kerala	Kozhikode
190	Ascent ENT Hospital ( Shaaz Health Care Lp) - Calicut	2/2525,Nova Arcade, Malaparamba, Calicut-673009	Kozhikode
191	Asten Specialty Orthopaedic Hospital - Only For Corporate	Nh 17, Kodal Nadakkavu, Pantheeramkavu, Kerala 673019	Kozhikode
192	Baby Memorial Hospital	I.G.Road, Calicut , Kozhikode-673004	Kozhikode
193	Chest Hospital-Calicut	Pavamani Road,Calicut-673004	Kozhikode
194	Comtrust Charitable Trust Eye Hospital- Calicut	Mini Bypass Road, Puthiyara,Calicut,Pin-673004	Kozhikode
195	Dharmagiri St. Joseph S Hospital--Mukkam--Kozhikode	Agastianmizhi,Mukkam,Kozhikode,Pin-673602	Kozhikode
196	Dr. Ambadi S Calicut Centre For Surgery (A Unit Of Eins And Erste Healthcare)	7Th Floor, Metromed International Cardiac Centre, Thondayad Bypass Road,P.O. Guruvayoorappan College, Calicut 673004, Kerala	Kozhikode
197	Dr.Sreekanth Eye Care And Research Centre	Dr.Sreekanth Eye Care & Research Centre 29/909 M, Mavoor Road, Kottooli, Calicut-673016	Kozhikode
198	Karuna Institute Of Medical Science LLP-Koduvally-Calicut	KP1/181-B Vennakad,Koduvally,Kozhikode,Pin--673572	Kozhikode
199	KMCT Medical College Hospital	P.O, Mukkam, Kozhikode, Manassery, Kerala 673602	Kozhikode
200	Koyas Hospital, Cheruvannur-Calicut	Cheruvannur, Feroke,673631	Kozhikode
201	Lisa Hospital Thiruvampadi - Calicut	High School Road,Thiruvampadi,Kozhikode-673603	Kozhikode
202	Malabar Eye Hospital And Research Centre Pvt Ltd	Malabar Eye Hospital And Research Center,near Eranhipalam Post Office, Eranhipalam.Kozhikode , Kerala	Kozhikode
203	Malabar Institute Of Medical Sciences Ltd (Aster Mims)	Mini Bypass Rd, Govindapuram, Kozhikode, Kerala 673016	Kozhikode
204	Malabar Medical College Hospital And Research Centre-Modakkallur, Calicut	Kozhikode-Kuttiyadi Road, Modakkallur, Kerala 673315	Kozhikode
205	Malabar Multi Speciality Center	Eranhipaalam, Civil Station, Kozhikode, Kerala 673020	Kozhikode
206	Meitra Hospital	Building No. 38/2208-B, Karaparamba - Kunduparamba Mini Bypass Road, Edakkad, Kozhikode, Kerala 673005	Kozhikode
207	Metromed International Cardiac Centre	Thondayad Bypass Road, Near Highlite City, Palazhi, Poovangal, Kozhikode, Kerala 673014	Kozhikode
208	MVR Cancer Centre And Research Centre	Choolor,Calicut 673601,Kerala	Kozhikode

209	National Hospital - Calicut	Mavoor Road, Near Ksrtc Bus Stand, Kozhikode, Calicut - 673001, Kerala	Kozhikode
210	Parco Institute Of Medical Sciences Private Limited	16/489A, Peruvattam Thazhe, Nh Bypass, Chorode (P. O.),Vadakara , Kerala	Kozhikode
211	PVS Hospital	Railway Station Road, Calicut, Kozhikode, Kerala 673002	Kozhikode
212	Starcare Hospital	N H Bypass, Thodayad Junction, Kozhikode, Kerala 673017	Kozhikode
213	The Eye Foundation	24/1511/ D, Opp Stare Care Hospital, Near Thodayad Junction, Kozhikode - 673017 Kerala.	Kozhikode
214	The Kozhikode District Cooperative Hospital	Eranhipalam, Kozhikode, Kerala- 673006	Kozhikode
215	Trinity Eye Hospital - Calicut	Mavoor Road, Pottammal Jn, Patteri, Calicut , Nellikode , Kozhikode	Kozhikode
216	V Trust Health Care LLP	Eden Square Main Road, Koyilandi P.O, Kozhikode, Kerala	Kozhikode
217	Abate Eye Hospital	Opp. KSRTC Bustand, Plakkad road ,Perinthalmanna, Malappuram	Malappuram
218	Absolute Bone Care Orthopedic Hospital Llp	Deira Plaza,Calicut Road,Manjeri , Manjeri-Kla , Ernad , Kerala	Malappuram
219	Al Salama Eye Hospital - Malappuram	Hospital Road, Malappuram Dt., Perinthalmanna, Kerala 679322	Malappuram
220	Almas Hospital- Changuvetty Kottakkal	Changuvetty, Kottakkal, Malappuram Kerala, India -676 503	Malappuram
221	Ascent ENT Hospitals (A Unit of Amwaj Hospitals Private Limited)	Calicut Road Perinthalmanna, Malappuram Dist, Kerala India - 679322	Malappuram
222	EMS Memorial Co Op Hospital and Research Centre	Panambi, Manarkkad Road, Perinthal Manna, Mallappuram ,	Malappuram
223	Eye Foundation Limited	Central Tower, Opp To Central School, AK Road, Malappuram	Malappuram
224	Holy Cross Hospital Pvt Ltd (Prasanthi Hi-Tech Hospital) - Manjeri-Malappuram	PB No 82,Opp. Govt Medical College,Court Road, Manjeri,Malappuram--676121	Malappuram
225	Kims Al Shifa Health Care Pvt Ltd	P.B. No. 26, Perinthalmanna, Malappuram, Kerala-679322	Malappuram
226	Korambayil Hospital And Diagnostic Center	Manjeri Malappuram Dist. Kerala - 676 122	Malappuram
227	Malabar Institute Of Medical Sceinces Ltd ( Aster Mims)- Kottakkal	Malabar Institute Of Medical Sciences Ltd ( Aster Mims), Kottakkal, Malappuram, Kerala-676503	Malappuram
228	MBH Hospital Llp--Malappuram	Varangode,Down Hill Po,Malappuram, Pin:676519	Malappuram
229	Moulana Hospital	Pb No 31 Ooty Road Perinthalmanna 679 322 Mallapuram Dist. Kerala	Malappuram
230	Noor Institute Of Medical Specialities Pvt Ltd( Nims Malappuram)	Kalikavu Road,Wandoor, Malappuram-679328	Malappuram
231	Ahalia Diabetes Hospital-Kozhippara	Ahalia Diabetes Hospital, Ahalia Campus, Kozhippara P.O. Palakkad, Kerala Pin-678557	Palakkad
232	Ascent ENT Hospital And Medical Centre- Palakkad	11/546, Harikkara Street, Court Road, Sulthanpet, Palakkad, Kerala-678001	Palakkad
233	Athani Hospital - Palakkad	Nattukal - Athicode Road, Nattukal Post, Near Kozhinjampara, Chittur Taluk, Palakkad, Kerala-678554	Palakkad
234	Avitis Super Specialty Hospitals Pvt Ltd	Opp. Japamalarani Church,Thrissur-Pollachi Main Roadnemmara, Palakkad-678001	Palakkad
235	Azeezia Hospital	Azeezia Hospital, Alathur, Azeezia Health City, Erattakulam P.O, Palakkad District ,	Palakkad
236	EU Med Hospital	War 18, Nbr 550/9. Koppam Calicut Bye Pass Road, Palakkad , Kerala	Palakkad

237	Karuna Hospital	Melamuri, Opposite Indian Oil Petrol Pump , Palakkad , Palakkad , Kerala	Palakkad
238	Karuna Medical College Hospital	Vilayodi, Chittur	Palakkad
239	Lakshmi Hospital	Chittur Road, Kunnathurmedu, Palakkad	Palakkad
240	Malabar Hospitals - Only For Corp	Nh 47 Road, Palakkad, Kerala	Palakkad
241	Meditrina Hospital - Palakkad	Mercy college junction Pallipuram Palakkad , Kallekkad , Palakkad	Palakkad
242	P K Das Institute Of Medical Sciences	Vaniamkulam, Ottapalam, Palakkad - Kerala 679 522	Palakkad
243	Paalana Institute Of Medical Sciences	Kannadi, P.O. Palakkad, Kerala 678701	Palakkad
244	Sai Hospital--Palakkad	Sai Junction , Olavakkode, Palakkad	Palakkad
245	Sevana Hospital And Research Centre	Sh 22, Kalladipatta (Po), Pattambi, Kerala 679303	Palakkad
246	Seventh-Day Adventist Hospital (S.D.A.)	Ottapalam, Palakkad, Kerala 679104	Palakkad
247	Sutharia Eye Clinic	Near Madrasa Hall Shornur	Palakkad
248	Thangam Hospital Of Pmrc - Palakkad	West Yakkara, Palakkad-678004	Palakkad
249	Trinity Eye Hospital	Calicut Bypass Road, Manali Junction, Palakkad, Kerala 678001	Palakkad
250	Welcare Hospital	Shornur Road Welcare Junction, Palakkad Kerala 678006	Palakkad
251	Believers Church Medical College Hospital	St Thomas Nagar PO Box-31 Kuttapuzha Thiruvalla Kerala 689103	Pathanamthitta
252	Chitra Multi Speciality Hospital - Only For Corp	M.C. Road, South State Highway 1, Kadakkadu, Pandalam, Kerala 689501	Pathanamthitta
253	Christian Mission Hospital	M.C. Road, Pandalam, Pathanamthitta, Kerala 689501	Pathanamthitta
254	Holy Cross Hospital Adoor	Karuvatta,Adoor P O,Near Fire Station,Pathanamthitta-691523	Pathanamthitta
255	MGM Muthoot Medical Centre - Pathanamthitta	Ring Road, Pathanamthitta, Kerala-689 641	Pathanamthitta
256	Mount Zion Medical College Hospital	Mount Zion Medical College Hospital Chayalode P O ,Adoor Pathanamthitta Kerala ,	Pathanamthitta
257	Muthoot Hospitals Kozhencherry	College Road, Kozhenchery, Kerala 689641	Pathanamthitta
258	Pushpagiri Medical College Hospital	Thiruvalla Pathanamthitta Kerala 689101	Pathanamthitta
259	St. Gregorios Medical Mission Hospital- Parumala	Parumala P.O,Pathanamthitta ,Kerala. Pincode - 689 626	Pathanamthitta
260	St.Thomas Hospital-Malakkara-Pathanamthitta	Malakkara,Aranmula, Pathanamthitta	Pathanamthitta
261	The Lifeline Superspeciality Hospital- Adoor Kerala	14Th Mile,Melood P.O ,Adoor,Pathanamthitta-691550	Pathanamthitta
262	Tiruvalla Medical Mission Hospital - Only For Corp	Thiruvalla - Mallappally Road, Thiruvalla, Kerala 689101	Pathanamthitta
263	A.J .Hospital- Trivandrum	Opp. Village Hospital, Kazhakuttom, Trivandrum, Kerala-695582	Thiruvananthapuram
264	Amardeep Eye Care	Peroorkada Vattiyoorkavu Road, Indira Nagar, Opposite Police Station, Peroorkada, Thiruvananthapuram, Kerala 695005	Thiruvananthapuram
265	Ananthapuri Hospitals And Research Institute	NH Bypass, Chackai, Thiruvananthapuram, Kerala 695024	Thiruvananthapuram
266	Attukal Devi Institute Of Medical Sciences	119,Attukal-Chiramukku Road,MSK Nagar,Attukal,Manacaud, Thiruvananthapuram, Kerala-695009	Thiruvananthapuram
267	Chaithanya Eye Hospital And Research Institute	Kesavadasapuram, Thiruvananthapuram-695004, Kerala	Thiruvananthapuram

268	Cosmopolitan Hospitals Pvt. Ltd. - Only For Corp	Pattom, Pottakuzhi Road, Thiruvananthapuram, Kerala	Thiruvananthapuram
269	Credence Hospital	Near Ulloor	Thiruvananthapuram
270	Divya Prabha Eye Hospital	Kumarapuram, Thiruvananthapuram- 695011	Thiruvananthapuram
271	Dr. Priya S Multispeciality Hospital	Eanikkara, Karakulam P.O., Thiruvananthapuram, Kerala	Thiruvananthapuram
272	G.G.Hospital- Trivandrum	Murinjalapam, Medical College .P.O, Trivandrum, Kerala 695011	Thiruvananthapuram
273	Gowreesha Hospital	Tc 94/415, Temple Road, Gowreesha Pattom, Pattom P.O., Thiruvananthapuram	Thiruvananthapuram
274	India Hospital(Unit Of Manhttan Hospital Pvt.Ltd)	Mele Thampanoor , Trivandrum, 695001	Thiruvananthapuram
275	Jubilee Memorial Hospital	Mead's Lane, Palayam, Thiruvananthapuram, Kerala	Thiruvananthapuram
276	Kerala Institute Of Medical Sciences (KIMS)	P.B. No.1, Anayara P.O , Trivandrum - 695 029	Thiruvananthapuram
277	Lords Hospital- Tvm	Anayara.P.O, Trivandrum, Kerala- 695029	Thiruvananthapuram
278	Mamal Multispeciality Hospital- Trivandrum	Choondupalaka,Kattakada,Thiruvananthapur am	Thiruvananthapuram
279	Meditrina Hospital	Tc 2/2367-1, Pattom, Trivandrum, Kerala - 695 004	Thiruvananthapuram
280	Neyyar Medicity- A Unit Of Neyyar Healthcare Pvt Ltd	Kattakada.Trivandrum. 695 572	Thiruvananthapuram
281	Nirmala Hospital Complex- Trivandrum	Chalakupuzhy Road , Medical College Po, Trivandrum 695011	Thiruvananthapuram
282	Noorul Islam Institute Of Medical Science (NIMS) And Research Foundation	Nims Medicity, Aralumoodu, Neyyattinkara, Thiruvananthapuram	Thiruvananthapuram
283	Precise Eye Care Pvt. Ltd.	Vikash Bhavan Post, Pmg Junction Ttc Junction Road, Thiruvananthapuram, Kerala - 695033	Thiruvananthapuram
284	PRS Hospital	NH 47, Killipalam, Karamana, Thiruvananthapuram, Kerala, 695002	Thiruvananthapuram
285	Pulse Medicare Hospital	Mannanthala, Thiruvananthapuram-15	Thiruvananthapuram
286	Rollands Hospital	Patthamkallu Aralumoodu Po Thiruvanthampuram	Thiruvananthapuram
287	S P Fort Hospital - Trivandrum	Fort P O , Trivnadrum, Kerala	Thiruvananthapuram
288	Saraswathy Hospital - Parassala,Tvm	Saraswathy Hospital, Paessala, Trivanrum, Kerala- 695502	Thiruvananthapuram
289	Sivagiri Sree Narayana Medical Mission Hospital (Ssnmmh) -Only For Corp	Puthenchantha, Varkala, Thiruvananthapuram (Trivandrum), Kerala	Thiruvananthapuram
290	SK Hospital	Thiruvananthapuram - Neyyar Dam Road, Edappazhinji, Pangode, Thiruvananthapuram, Kerala 695006	Thiruvananthapuram
291	SP Medifort Hospital (New hospital from S P Health care Group. S P fort hospital and S P Wellfort are other hospitals )	SP Medifort Hospital Kairali Lane, Enchakkal Chakkai Bypass, Trivandrum, Kerala. pin 695008 , Beemapally , Thiruvananthapuram , Kerala	Thiruvananthapuram
292	SP WELL FORT - Trivandrum	Asramam lane, near Sree Ramakrishna hospital, Sasthamangalam P.O , Sasthamangalam , Thiruvananthapuram , Kerala	Thiruvananthapuram
293	SR Speciality Hospital	3/41035, Aralumood, Neyyattinkara, Athyannur, Thiruvananthapuram, Kerala 695123	Thiruvananthapuram
294	Sree Gokulam Medical College And Research Foundation - Trivandrum	Venjaramoodu Po, Trivandrum-695607	Thiruvananthapuram
295	Sree Uthradom Thirunal Hospital	P.B No.1052, Pattom Palace, Pattom	Thiruvananthapuram

296	Sreenethra Eye Care Pvt.Td.(Saco)- Tvm	Bakery Jn-Nandavanam Rd, Palayam, Thiruvananthapuram	Thiruvananthapuram
297	Sri Ramakrishna Ashram Charitable Hospital	Sasthamangalam Thiruvananthapuram Kerala 695010	Thiruvananthapuram
298	SUT Royal Hospital	Kochulloor	Thiruvananthapuram
299	TSC Hospital	Bypass Road, Kulathoor, Thiruvananthapuram, Kerala-695583	Thiruvananthapuram
300	Vasan Eye Care Hospital - Trivandrum	Opp. Vidyuth Bhavan, Pattom, Trivandrum, Thiruvananthapuram	Thiruvananthapuram
301	Pran Fertility And Well Woman Centre Pvt Ltd	T.C-16/1752-1, Poonthi Road, Kumarapuram Medical College P . O, Thiruvananthapuram - 695011, Kerala , Cheruvikkal , Thiruvananthapuram , Kerala	Thiruvananthapuram
302	Royal Hospital – Only For Corp	Kunnamkulam, Guruvayoor Road, Thrissur, Kerala 680503	Thrissur
303	Aarya Eye Care ( A Unit Of Aarya Health Care)	Thrissur, Kunnamkulam, PIN NO: 680503	Thrissur
304	Aarya Eye Hospital -Thrissur	Pallithamam Building North Bus Stand (Vadakke Stand, near Elite Supermarket, Thrissur, Kerala 680020	Thrissur
305	Al Ameen Hospital	Marathamcode P O Kunnamkulam Thrissur Kerala Pin-680604	Thrissur
306	Amala Institute Of Medical Sciences	Amala Nagar, Thrissur	Thrissur
307	Amrutha Eye Clinic	Near Mannuthy Bypass Road, Santosh Nagar, Mannuthy, Thrissur, Kerala 680651	Thrissur
308	Ashwini Hospital Ltd	Karunakaran Nambiar Rd,Aswani Junction, Opposite To Big Bazaar, Patturaikkal, Thrissur, Kerala 680020	Thrissur
309	Atreya Hospital ( a Unit of DMRI)	Guruvayoor Road , Near pipeline Jn. East Fort , Thrissur , Thrissur East , Thrissur , Kerala	Thrissur
310	Believers NCH Medicity	Mala. Opposite Police Station, Mala P O Mala , Vadama , Mukundapuram , Kerala	Thrissur
311	Best Eye Hospital A Unit Of Dr Shajus Best Healthcare Private Limited	11/339, First Floor, Manakkunath Towers, Kattungachira,& P.O, Irinjalakuda North, Mukundapuram, Thrissur,& Kerala- 680125	Thrissur
312	CCMK Hospitals	Chalakudy, Vellikulangara Road	Thrissur
313	Cimar The Womens Hospital Pvt Ltd - Thrissur	No.43-713-6, Kanimangalam P.O , Thrissur	Thrissur
314	Daya General Hospital And Speciality Surgical Centre	Sh 22, Near Viyyur Bridge, Thrissur, Kerala 680022	Thrissur
315	Devamatha Medical Institution--Koratty	Old Nh Road Near Koratty Post Office,Koratty,Thrissur District Kerala,Pin-680308	Thrissur
316	Dr. Prince Eapens Axis Eye Hospital (A Unit Of Divine Mercy Eye Care Pvt. Ltd)	Forus N Williams, Sankarayya Road Poothol, Thrissur Pin: 680 004. , Poothole , Thrissur , Kerala	Thrissur
317	Dr. Rani Menon S Eye Care Centre - Only For Corp	Chungam Bus Stop, Kanjani Road, Thrissur, Kerala 680003	Thrissur
318	Drishyam Eye Care Hospital	Kovilakathumpaadam, Tuda Road, Thrissur, Kerala 680020	Thrissur
319	Elite Mission Hospital – Only For Gipsa Corp	P.B. No. 1414 P.O. Koorkkenchery, Thrissur, Kerala	Thrissur
320	Fides Eye Care Hospital	Companypady, Ollur, Thrissur, Kerala, Pincode 680306	Thrissur
321	Gem Hospital And Research Centre	Paravattani.P.O, East Fort, Thrissur, Kerala-680005	Thrissur
322	Gurudharmam Mission Hospital Limitd- Mala , Thrissur	K K Road, Mala Thrissur	Thrissur
323	I Vision (A Unit Of Sargam Eye Hospitals Private Limited) Eye Care Centre- Chalkudy	I Vision (Sargam) Eye Care Centre,Near KSRTC Bus Standchalakudy,Thrissur Dist,Kerala,Pin 680307	Thrissur

324	I Vision Eye Hospital	Door No.41/646-1,2 Kanimangalam P O, Thrissur-680027	Thrissur
325	Irinjalakuda Co-Operative Hospital Ltd	Kodungallur-Shornur Road, Kolothumpady, Nadavarmba, Kerala 680661	Thrissur
326	Jeevodaya Mission Hospital	Pazhayannur Road,Chelakkara , Thrissur , Thrissur , Kerala	Thrissur
327	Jubilee Mission Medical College Hospital	Bishop Alappatt Road, P.B. No. 737, Thrissur-680005, Kerala	Thrissur
328	Lal Memorial Hospital	Madayikonam P.O Irinjalakuda 680712	Thrissur
329	M. I. Mission Hospital-Engandiyur- Thrissur	Engandiyur, Thrissur, Pin 680615	Thrissur
330	Maria Theresa Hospital	Kuzhikkattussery Post Thrissur	Thrissur
331	Medicare Hospital	NH66, Keetholi, Kodungallur, Thrissur Dist	Thrissur
332	Midas Hospital And Surgical Centre	Opp. Industrial Estate Main Road Ollur Thrissur Pincode - 680306	Thrissur
333	Modern Hospital Kodungallur	Kodungallur Eriyad Rd, Kothaparambu, Kodungallur, Kerala 680668	Thrissur
334	Nyle Institute Of Medical Sciences Private Limited	1/482A-482U Nkaiparambu Post Nthrissur, Nkerala	Thrissur
335	Rajah Charitable Medical Trust	Pb No. 34,Muthuvattoor, Guruvayur, Kerala 680506	Thrissur
336	Sacred Heart Mission Hospital Pullur	Pullur P O , Irinjalakuda	Thrissur
337	Simons Eye Hospital	19/830, Ambika Arcade, Thrissur Road Kunnankulam, Thrissur Dist.	Thrissur
338	St Josephs Hospital - Thrissur	St Josephs Hospital Building,Choondal P.O , Choondal , Thrissur	Thrissur
339	St. Antony's Mission Hospital	Pazhuvil,Thrissur	Thrissur
340	St. James Hospital- Chalakudy	(Diocese Of Irinjalakuda), Chalakudy, Thrissur, Kerala	Thrissur
341	St.Vincent De Paul Hospital	West Bazar, Near St Antonys Forane Church, Pallinada, Post : OLLUR , thrissur , Ollur , Thrissur , Kerala	Thrissur
342	Sun Medical And Reserch Centre	S.T.Nagar,Kannamkulangara,Thrissur - 680001	Thrissur
343	Trichur Metropolitan Health Care [Pvt] Ltd [Metropolitan Hospital].	Metro Junction,Kokkalai, Thrissur, Pin No-680007	Thrissur
344	Trinity Eye Hospital - Thrissur	Aswini Junction Kovilakathumpadam Patturaikkal Thrissur , Thiruvambady TSR	Thrissur
345	Trives Hospital Trichur Institute Of Vascular And Endovascular Surgery A Unit Of Raji Nursing Home	D.N. Menon Road, Chembukkavu, Thrissur 680020.	Thrissur
346	Unity Hospital -Thrissur	P.O Kanippayyur, Kunnankulamm , Thrissur	Thrissur
347	Vasan Eye Care	Opp. Ima Office, Tc Ix/376, Tb Road, Thrissur - 680001, Kerala	Thrissur
348	Westfort Hospital	Pb 803 West Fort Thrissur,Kerala Pin-680004	Thrissur
349	DM Wayanad Institute Of Medical Sciences	Naseera Nagar,Meppadi,Wayanad,Pin-673577	Wayanad
350	Leo Hospital	Kalpetta P.O, Wayanad, Kerala 673121	Wayanad
351	MOSC Medical Mission Eye Hospital	Kariambady P.O , Meenangadi , Wayanad , Kerala	Wayanad
352	St.Martins Hospital - Wayanad	Ambalavayil.P.O, Wayanad	Wayanad
353	Vinayaka Hopital-Wayanad	Sulthan Bathery, Kattayad Road,Wayanad	Wayanad

<b>LIST OF NON PAYABLE ITEMS</b>		
<b>SN</b>	<b>ITEM/DESCRIPTION</b>	<b>REMARKS</b>
1	BABY FOOD	Not Payable
2	BABY UTILITIES CHARGES	Not Payable
3	BEAUTY SERVICES	Not Payable
4	BELTS/ BRACES	Payable for cases who have undergone surgery of thoracic or lumbar spine
5	BUDS	Not Payable
6	COLD PACK/HOT PACK	Not Payable
7	CARRY BAGS	Not Payable
8	EMAIL / INTERNET CHARGES	Not Payable
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable
10	LEGGINGS	Payable in case of varicose vein surgery
11	LAUNDRY CHARGES	Not Payable
12	MINERAL WATER	Not Payable
13	SANITARY PAD	Not Payable
14	TELEPHONE CHARGES	Not Payable
15	GUEST SERVICES	Not Payable
16	CREPE BANDAGE	Not Payable
17	DIAPER OF ANY TYPE	Not Payable
18	EYELET COLLAR	Not Payable
19	SLINGS	Reasonable costs for one sling in case of upper arm fractures is payable
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
22	Television Charges Payable under room charges not if separately levied	Not Payable
23	SURCHARGES Part of Room Charge	Not payable separately
24	ATTENDANT CHARGES	Not Payable - Part of Room Charges

25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
26	BIRTH CERTIFICATE	Not Payable
27	CERTIFICATE CHARGES	Not Payable
28	COURIER CHARGES	Not Payable
29	CONVEYANCE CHARGES	Not Payable
30	MEDICAL CERTIFICATE	Not Payable
31	MEDICAL RECORDS	Not Payable
32	PHOTOCOPIES CHARGES	Not Payable
33	MORTUARY CHARGES Payable up to 24 hrs,	shifting charges not payable
34	WALKING AIDS CHARGES	Not Payable
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
36	SPACER	Not Payable
37	SPIROMETER	Device not payable
38	NEBULIZER KIT	Not Payable
39	STEAM INHALER	Not Payable
40	ARMSLING	Not Payable
41	THERMOMETER	Not Payable
42	CERVICAL COLLAR	Not Payable
43	SPLINT	Not Payable
44	DIABETIC FOOT WEAR	Not Payable
45	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
47	LUMBO SACRAL BELT	Payable for cases who have undergone surgery of lumbar spine
48	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/ quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day
49	AMBULANCE COLLAR	Not Payable
50	AMBULANCE EQUIPMENT	Not Payable

51	ABDOMINAL BINDER	Payable for cases who have undergone surgery of lumbar spine.
52	CREAMS POWDERS LOTIONS	(Toiletries are not payable, only prescribed medical pharmaceuticals payable) Payable when prescribed
53	ECG ELECTRODES Upto 5 electrodes are required for every case visiting OT or ICU.	For longer stay in ICU, may require a change and at least one set every single day is payable
54	GLOVES - Sterilized Gloves payable	Unsterilized gloves not payable
55	NEBULISATION KIT	Payable reasonably if used during hospitalisation
56	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
57	KIDNEY TRAY	Not Payable
58	MASK	Not Payable
59	OUNCE GLASS	Not Payable
60	OXYGEN MASK	Not Payable
61	PELVIC TRACTION BELT	Payable in case of PIVD requiring traction
62	PAN CAN	Not Payable
63	TROLLEY COVER	Not Payable
64	UROMETER, URINE JUG	Not Payable
65	AMBULANCE	Payable
66	Private nurse charges-Special nurse charges	Payable in post hospitalisation
67	Sugar Free Tablets	Payable sugar free variants of admissible medicines are not excluded
68	Vasofix safety	payable maximum of 3 in 48 hours and then 1 in 24 hours



**DECLARATION BY THE INSURED:**

I hereby declare that the information furnished in the claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim reimbursement shall be forfeited. I also consent & authorize TPA/ Insurance Company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre/post-hospitalization claim, if any

Date        

Signature of the Insured

**GUIDANCE FOR FILLING CLAIM FORM - PART A (To be filled in by the insured)**

DATA ELEMENT	DESCRIPTION	FORMAT
<b>SECTION A - DETAILS OF PRIMARY INSURED</b>		
a) Policy No.	Enter the policy number	As allotted by the Insurance Company
b) Sl. No/ Certificate No.	Enter the social Insurance number or the certificate number of social health insurance scheme	As allotted by the organization
c) Company TPA ID No.	Enter the TPA ID No.	Licence number as allotted by IRDA and printed in TPA documents
d) Name	Enter the full name of the policy holder	Surname, First name, Middle name
e) Address	Enter the full postal address	Include Street, City and Pin code
<b>SECTION B -DETAILS OF INSURANCE HISTORY</b>		
a) Currently covered by any other Medclaim / Health Insurance?	Indicate whether currently covered by another Medclaim / Health Insurance	Tick Yes or No
b) Date of commencement of first Insurance without break	Enter the date of commencement of first Insurance	Use dd-mm-yy-format
c) Company Name	Enter the full name of the Insurance Company	Name of the organization in full
Policy No	Enter the policy number	As allotted by the Insurance Company
Sum insured	Enter the total sum insured as per the policy	In rupees
d) Have you been Hospitalized in the last four years since Inception of the contract?	Indicate whether hospitalized in the last four years	Tick Yes or No
Date	Enter the date of Hospitalization	Use mm-yy format
Diagnosis	Enter the diagnosis details	Open Text
e) Previously covered by any other Medclaim / Health Insurance?	Indicate whether previously covered by another medclaim / Health Insurance	Tick Yes or Noe
f) Company Name	Enter the full name of the Insurance Company	Name of the organization in full
<b>SECTION C -DETAILS OF INSURED PERSON HOSPITALIZED</b>		
a) Name	Enter the full name of the patient	Surname, First name, Middle name
b) Gender	Indicate Gender of the patient	Tick Male or Female
c) Age	Enter age of the patient	Number of years and months
d) Date of Birth	Enter Date of Birth of patient	Use dd-mm-yy format
e) Relationship to primary Insured	Indicate relationship of patient with policyholder	Tick the right option, if others, please specify
f) Occupation	indicate occupation of patient	Tick the right option. If others, please specify.
g) Address	Enter the full postal address	Include Street, City and Pin code
h) Phone No.	Enter the phone number of patient	Include STD code with telephone number
i) E-mail ID	Enter e-mail address of patient	Complete e-mail address
<b>SECTION D - DETAILS OF HOSPITALIZATION</b>		
a) Name of Hospital where admitted	Enter the name of hospital	Name of hospital in full
b) Room category occupied	indicate the room category occupied	Tick the right option
c) Hospitalization due to	indicate reason of hospitalization	Tick the right option
d) Date of injury/Date Disease first detected / Date of Delivery	Enter the relevant date	Use dd-mm-yy format
e) Date of admission	Enter date of admission	Use dd-mm-yy format
f) Time	Enter time of admission	Use hh-mm- format
g) Date of Discharge	Enter date of discharge	Use dd-mm-yy format
h) Time	Enter time of discharge	Use hh-mm- format
i) If injury give cause	indicate cause of injury	Tick the right option
If Medico legal	indicate whether injury is medico legal	Tick Yes or No
Reported to Police	indicate whether police report was filed	Tick Yes or No
MLC Report & Police FIR attached	indicate whether MLC report and Police FIR attached	Tick Yes or No
j) System of Medicine	Enter the system of medicine followed in treating the patient	Open Text
<b>SECTION E - DETAILS OF CLAIM</b>		
a) Details of Treatment Expences	Enter the amount claimed as treatment expences	In rupees (Do not enter paise values)
b) Claim for Domiciliary Hospitalization	indicate whether claim is for domiciliary hospitalization	Tick Yes or No
c) Details of Lump sum/ Cash benefit claimed	Enter the amount claimed as lump sum / cash benefit	In rupees (Do not enter paise values)
d) Claim documents Submitted-Check List	indicate which supporting documents are submitted	Tick the right option
<b>SECTION F - DETAILS OF BILLS ENCLOSED</b>		
Indicate which bills are enclosed with the amount in rupees		
<b>SECTION G - DETAILS OF PRIMARY INSURED'S BANK ACCOUNT</b>		
a) PAN	Enter the permanent account number	As allotted by the Income Tax Department
b) Account Number	Enter the Bank account number	As allotted by the Bank
c) Bank Name and Branch	Enter the Bank name along with the branch	Name of the Bank in full
c) Cheque/ DD payable details	Enter the name of the beneficiary the cheque / DD should be made out to	Name of the individual / organization in full
c) IFSC Code	Enter the IFSC code of the Bank branch	IFSC code of the Bank branch in full
<b>SECTION H - DECLARATION BY THE INSURED</b>		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign.		



**GUIDANCE FOR FILLING CLAIM FORM - PART B (To be filled in by the hospital)**

DATA ELEMENT	DESCRIPTION	FORMAT
<b>SECTION A - DETAILS OF HOSPITAL</b>		
a) Name of the hospital:	Enter the name of hospital	Name of the hospital in full
b) Hospital ID	Enter ID number of hospital	As allocated by the TPA
c) Type of Hospital	Indicate whether in network or non network hospital	Tick the right option
c) Name of treating doctor	Enter the name of the treating doctor	Name of doctor in full
e) Qualification	Enter the qualification of the treating doctor	Abbreviations of educational qualifications
f) Registration No. with State Code	Enter the registration number of the doctor along with the state code	As allocated by the Medical Council of India
g) Phone No.	Enter the phone number of doctor	Include STD code with telephone number
<b>SECTION B - DETAILS OF THE PATIENT ADMITTED</b>		
a) Name of Patient	Enter the name of patient	Name of patient in full
b) IP registration Number	Enter insurance provider registration number	As allotted by the insurance provider
c) Gender	Indicate Gender of the patient	Tick Male or Female
d) Age	Enter age of the patient	Number of years and months
e) Date of Birth	Enter date of birth	Use dd-mm-yy format
f) Date of Admission	Enter date of admission	Use dd-mm-yy format
g) Time	Enter Time of admission	Use hh:mm format
h) Date of Discharge	Enter date of Discharge	Use dd-mm-yy format
i) Time	Enter time of Discharge	Use hh:mm format
j) Type of Admission	Indicate type of admission of patient	Tick the right option
k) If Maternity		
Date of Delivery	Enter Date of Delivery if maternity	Use dd-mm-yy format
Gravida Status	Enter Gravida status if maternity	Use standard format
l) Status at time of discharge	Indicate status of patient at time of discharge	Tick the right option
M) Total claimed amount	Indicate the total claimed amount	In rupees (Do not enter paise values)
<b>SECTION C - DETAILS OF AILMENT DIAGNOSED (PRIMARY)</b>		
a) ICD 10 Code		
Primary Diagnosis	Enter the ICD 10 Code and description of the primary diagnosis	Standard Format and Open text
Additional Diagnosis	Enter the ICD 10 Code and description of the additional diagnosis	Standard Format and Open text
Co-morbidities	Enter the ICD 10 Code and description of the Co-morbidities	Standard Format and Open text
b) ICD 10 PCS		
Procedure 1	Enter the ICD 10 Code and description of the first procedure	Standard Format and Open text
Procedure 2	Enter the ICD 10 Code and description of the second procedure	Standard Format and Open text
Procedure 3	Enter the ICD 10 Code and description of the third procedure	Standard Format and Open text
Details of Procedure	Enter the details of the procedure	Open text
c) Pre-authorization obtained	Indicate whether pre-authorization obtained	Tick Yes or No
d) Pre-authorization Number	Enter pre-authorization number	As allotted by TPA
e) If authorization by network hospital not obtained, give reason	Enter reason for not obtaining pre-authorization number	Open text
f) Hospitalization due to injury	Indicate if hospitalization is due to injury	Tick Yes or No
Cause	Indicate cause of injury	Tick the right option
If injury due to substance abuse/alcohol consumption test conducted to establish this	Indicate whether test conducted	Tick Yes or No
Medico Legal	Indicate whether injury is medico legal	Tick Yes or No
Reported to Police	Indicate whether police report was filed	Tick Yes or No
FIR No.	Enter first information report number	As issued by police authorities
If not reported to police, give reason	Enter reason for not reporting to police	Open text
<b>SECTION D - CLAIM DOCUMENTS SUBMITTED-CHECK LIST</b>		
Indicate which supporting documents are submitted		
<b>SECTION E - DETAILS IN CASE OF NON NETWORK HOSPITAL</b>		
a) Address	Enter the full postal address	Include Street, City and Pin Code
b) Phone No.	Enter the phone number of hospital	Include STD code with telephone number
c) Registration No. with State Cod	Enter the registration number of the Hospital obtained from local body like City Corporation / Municipality	As allocated by the City Corporation / Municipality
d) Hospital PAN	Enter the permanent account number	As allocated by the Income Tax Department
e) Number of Inpatient beds	Enter the number of inpatient beds	Digits
f) Facilities available in the hospital	Indicate facilities available in the hospital	Tick the right option. If others, please specify
<b>SECTION F - DECLARATION BY THE HOSPITAL</b>		
Read declaration carefully and mention date (in dd:mm:yy format), place (open text) and sign, and stamp		



हैल्थ इन्श्योरेंस टीपीए ऑफ इन्डिया लिमिटेड  
**HEALTH INSURANCE TPA OF INDIA LTD.**

Registered and corporate office :Health Insurance TPA of India Ltd.,2<sup>nd</sup> Floor, Majestic Omnia Building,  
A-110, Sector 4 Noida, Uttar Pradesh - 201301.

**CONSENT FORM**

From:

Patient's Name and address:

Policy no:

Hospital IPD no:

To:

Hospital Name:

Madam/Sir,

I hereby authorize TPA representatives/Investigator 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**

Signature of the Patient/Insured