

# Reimbursement Claim Process Simplified!

## Make a Claim STEP BY STEP:

We at ManipalCigna understand that you expect a smooth and swift reimbursement of your claims. We aim for a quick and hassle-free settlement of all claims. If you've paid for your treatment yourself, you'll need to claim back your covered costs, less any deductibles you may have chosen, from us. Please be sure to follow these easy steps so we can process your claim smoothly and quickly.

## Submitting a reimbursement claim is very easy at ManipalCigna Health Insurance



### Step 1 - Avail treatment at the hospital

- ✓ You can avail treatment at the hospital and settle all hospitalization expenses. Collect the original documents, detailed invoices, the proof of payment and a detailed medical report from hospital at the time of discharge



### Step 2 - Submit the claim documents

- ✓ The claim form is available online and can be downloaded from our website <https://www.manipalcigna.com/downloads/prohealth-insurance>.
- ✓ A copy of the claim form is also included in the policy kit provided to you.
- ✓ Alternatively, you can contact your Health advisor or visit the nearest ManipalCigna Health Insurance branch.
- ✓ Submit the claim documents at the nearest ManipalCigna Health Insurance branch or Corporate office.
- ✓ To locate branch near you, please visit our website <https://www.healthinsurance.manipalcigna.com/contact-us>
- ✓ The documents MUST be submitted within 30 days of discharge from hospital.



### Step 3 - We assess the claim

- ✓ If the information provided in the claim documents is sufficient to ascertain the admissibility of the claim, we will process the claim.
- ✓ If additional information or documents are required we will notify you. Upon satisfactory receipt of the necessary documents, the claim will be processed.



### Step 4 - Settlement of claim

- ✓ Upon our approval of the claim, the payment of the reimbursement claim will be made to the policyholder.

## CHECKLIST FOR REIMBURSEMENT CLAIM SUBMISSION

DOCUMENTS REQUIRED FOR CLAIMING HOSPITALIZATION EXPENSES	
1.	Claim Form - Part A (filled by the insured) and Part B (filled by the hospital authorities)
2.	KYC Documents – Proof of 'identity' and 'address' along with recent passport size photograph (Only if the claim amount exceeds Rs.1 lakh)
3.	Hospital Discharge Card/Summary
4.	Original Cancelled Cheque, with proposers name printed under place of signature
5.	Operation Theatre Notes in the event of a surgery performed
6.	Hospital Main Bill
7.	Hospital Break-up Bill
8.	Investigation Reports for all tests done
9.	Original Investigation Reports – X-Ray, MRI, CT Scan, HPE, ECG, etc.
10.	Doctor's reference slip for investigation
11.	Pharmacy bills cum receipt/Cash Memo
12.	Medico Legal Certificate (MLC)/ Police FIR report mandatory if it is an accident case
13.	Post Mortem Report, if conducted

To make a claim, please send the completed form(s) and original documents to ManipalCigna Health Insurance's nearest branch / corporate office.

To find the branch nearest to you, visit <https://www.healthinsurance.manipalcigna.com/contact-us>