

Procedure for Reimbursement cases

Reimbursement claims can be submitted to PHS through courier, post or In Person at any of our [Branches](#)

Claim Documents should be sent to PHS within 15 days from the Date of Discharge.

Claim form can be collected from the nearest Divisional / Branch Office of the Insurance company / PHS office. Claim forms can be downloaded from [here](#). Issuance of claim form does not amount to admission of any liability, under the policy on the part of the insurers.

1. Documents that you need to submit for a hospitalization reimbursement claim are:
 1. Original Completely filled in Claim form
 2. Covering letter stating your complete address, contact numbers and email address (if available), along with Schedule of Expenses
 3. Copy of the PHS ID card or current policy copy and previous years' policy copies (if any)
 4. Original Discharge Card/ Summary
 5. Original hospital final bill
 6. Original numbered receipts for payments made to the hospital
 7. Complete breakup of the hospital bill
 8. All bills for investigations done with the respective reports
 9. All bills for medicines supported by relevant prescriptions
2. On receipt of claim at PHS, Medical team at PHS will determine whether the condition requiring admission and the treatment are covered by your health insurance policy. They will also check with all the other terms and conditions of your insurance policy. [Non-medical expenses](#) will not be payable.
3. Based on the processing of the claim, a denial or approval is executed. In case of approval, a cheque is made out for the approved amount and sent to you at the address mentioned in your health insurance policy. In case you have been insured through your Employer, the cheque will be dispatched based on instructions received from your Employer.
4. In case your claim is denied, the denial letter is sent to you by courier / post / e-mail quoting the reason for denial of your claim. In case you have been insured through your Employer, the denial letter will be dispatched based on instructions received from your Employer.

Note: Only expenses relating to hospitalisation will be reimbursed as per the policy taken. All non-medical expenses will not be reimbursed.

How does one get Reimbursement for pre and post hospitalisation expenses under this scheme?

The medical expenses incurred prior to Hospitalisation are called Pre- hospitalisation expenses and those incurred subsequent to discharge as Post Hospitalisation expenses.

Mediclaim Policy allows reimbursement of medical expenses incurred prior to certain days of hospitalization & up to a certain number of days after discharge, provided the ailment/ disease for which hospitalisation is covered under the policy Terms & Conditions.

These days are subject to the limits as described in your respective policy.

For claiming all Pre-Post Hospitalisation expenses

You need to send all bills in original with supporting documents in the following manner:

1. Original Completely filled in Claim form
2. Covering letter stating your complete address, contact numbers and email address (if available), along with Schedule of Expenses
3. Copy of the PHS ID card or current policy copy and previous years' policy copies (if any)
4. Consultation bills should be supported with consultation note / papers of the doctor.
5. Investigation / Pathological / Radiological test bills should be supported along with Reports & advice for the same.
6. Chemist bills should be supported with respective prescriptions for the same.
7. Copy of Discharge Card of the Hospitalisation.
8. Claim must be sent within 7 days from the completion of Treatment Or within 7 days from completion of Post Hospitalisation Benefit in your policy, the limit of Post

These documents can be submitted to nearest [PHS Office](#). PHS will scrutinize the claim based on the Policy terms & conditions applicable to your respective policy. And settle the bills subject to overall limit of the policy. The bills must be sent to PHS within 7 days from the date of completion of treatment.