

Please review your Optima Restore policy and familiarize yourself with the benefits available and the exclusions. To help us to provide you with fast and efficient service, We kindly ask you to note the following.

1. We recommend that you keep copies of all documents submitted to the TPA or Apollo Munich Health Insurance Co. Ltd.
2. Please quote your member ID/policy number in all your correspondences.

### Claim Procedure for Hospitalisation related benefits

What do I do in case of a claim or any assistance?

Intimation & Assistance	Procedure for Reimbursement of Medical Expenses	Procedure to avail Cashless facility
<p>Please contact our designated TPA atleast 48 hours prior to an event which might give rise to a claim. For any emergency situations, kindly contact our TPA within 24 hours of the event.</p> <p>Our TPA can be contacted through:</p> <ul style="list-style-type: none"> <li>- 24 x 7 Toll free line at: 1800-425-4033</li> <li>- E-mail at: info@fhpl.net</li> <li>- Fax at: 040-23541400</li> <li>- Post/ Courier to: Claims Department Family Health Plan Ltd Srinilaya – Cyber Spazio, Suite No. 101, 102, 109 &amp; 110, Ground Floor, Road No. 2, Banjara Hills, Hyderabad-500034</li> </ul> <p>Please use the Claim Intimation Form available at our website for intimation of a claim.</p>	<ul style="list-style-type: none"> <li>• Please send the duly signed claim form and all the information/documents mentioned* therein to your designated TPA within 15 days of the completion of the treatment.</li> <li>* Please refer to Claim Form for complete documentation.</li> <li>• If there is any deficiency in the documents/ information submitted by you, the TPA will send the deficiency letter within 7 days of receipt of the claim documents.</li> <li>• On receipt of the complete set of claim documents, your designated TPA will send the cheque for the admissible amount, along with a settlement statement within 15 days.</li> <li>• The cheque will be sent in the name of the proposer.</li> </ul> <p><b>Note: Payment will only be made for items covered under your policy and upto the limits therein.</b></p>	<ul style="list-style-type: none"> <li>• For any emergency Hospitalisation, your designated TPA must be informed no later than 24 hours after hospitalization.</li> <li>• For any planned hospitalization, kindly seek cashless authorization from your designated TPA atleast 48 hours prior to the hospitalization.</li> <li>• TPA will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents.</li> <li>• Please pay the non-medical and expenses not covered to the hospital prior to the discharge.</li> <li>• In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• Insured person is entitled for cashless only in our empanelled hospitals.</li> <li>• Please refer to the list of empanelled hospitals on our website Or the list provided in the guidebook or welcome kit.</li> <li>• Rejection of cashless in no way indicates rejection of the claim.</li> </ul>

For any doubt or clarifications and/or information, call our Toll Free Line at 1800-102-0333 or log on to our website [www.apollomunichinsurance.com](http://www.apollomunichinsurance.com) or e-mail us at [customerservice@apollomunichinsurance.com](mailto:customerservice@apollomunichinsurance.com)