

 **MOVING TOWARDS 100% CASHLESS**

We are glad to inform our customers that in yet another effort to provide better services under our Health Insurance Policy, we are moving towards 100% cashless.

While hospitals on our network are already offering cashless services, we have devised a roadmap for enabling Non –Network Hospitals to be a part of this Customer centric initiative and improve Cashless penetration as far as practically possible. To know about details of our Network Hospitals, Please visit https://orientalinsurance.org.in/network-hospitals.

Cashless Facility to Hospitals outside the Company’s Network is subject to the following basic conditions:

1. For Planned Admission, the TPA/Company should receive the Intimation about the Planned Admission at least 48 hours prior to the proposed date of admission. The Intimation should be sent by email to the dedicated email I’d of the servicing TPA/PIO mentioned on the Policy copy.
2. For Emergency Admission, the TPA/ Company should receive the Request for Cashless Facility in the Prescribed Form at least within 48 hours after the time of admission.
3. The Hospital where the treatment is to be taken should meet the requirements of the Policy and the Company’s internal guidelines.
4. Cashless Facility would be available only if the treatment is found admissible under the terms of the Policy.
5. The Request for Cashless Facility **(Request Form Uploaded as Annexure I)** should be completed and signed by the Insured Person and the Hospital and submitted with all the requisite documents including a copy of the Insured Person’s Identification.
6. The Request for Cashless Facility should be sent by email to dedicated email I’d of the servicing TPA/PIO mentioned on the Policy copy.
7. Company reserves the right to reject the request for Cashless Facility. If Cashless facility is denied, the Customer may submit the papers on completion of treatment, and admissibility of the claim would be subject to the terms of the Policy.
8. In case of any query please contact 1800118485/011-33208485.