

NOTICE TO PUBLIC BY PUBLIC SECTOR INSURANCE COMPANIES

We, along with some TPAs, worked out package rates for some of the procedures/hospitalisation expenses, which are commonly claimed under our health insurance policies. We had worked out the process of Preferred Provider Network over a period of several months and offered rates for specified procedures to various hospitals in the city of Ahmedabad. Those hospitals which have agreed to our package rates, would be part of our Preferred Providers, and thus a network of hospitals, which in short is called Preferred Provider Network (PPN) has been created. It has been decided to provide 'CASHLESS FACILITY' through our TPAs, for settling claims under our health insurance policies, only for treatments from the PPN hospitals. For any treatment from other hospitals, our health insurance policies will respond by way of reimbursement of expenses instead of 'cashless facility'. To avoid any inconvenience to the public, we have advised the Third Party Administrators to provide cashless hospitalization facility for emergency and trauma cases even at those hospitals which are not forming part of the Preferred Provider Network.

This system of PPN is already operational in four cities- Mumbai, Delhi NCR, Chennai and Bangalore. At Ahmedabad the system of Preferred Provider Network would be launched with effect from 16.05.2011. Our PPN at Ahmedabad includes 92 Hospitals at Ahmedabad.

The initiative of working out such package rates and stabilising the hospitalisation costs, will benefit the insured in many ways. Lower cost of every hospitalisation will leave a larger balance in the Sum Insured in the policy for future hospitalisation within the policy period. Lower cost will also reduce loading on policy premium at the time of renewal. We wish to clarify that this step is in the interest of all health insurance policyholders.

Our TPAs will be informing the policyholders about the revised list of hospitals at Ahmedabad for the 'cashless' facility. The list is also available in our respective company web sites. We request the understanding and support for this initiative by all stakeholders, which is in the interest of policyholders.



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