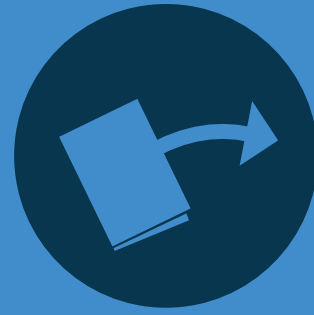


# Availing Cashless Facility for Emergency Hospitalization



## What is cashless facility?

The essence of cashless hospitalization is that the insured individual need not make an upfront payment to the hospital at the time of admission. An emergency hospitalization is one where the insured does not have the time to plan the treatment. In case of any treatment that can be planned at least 48 hours in advance, you can consider availing an eCashless planned hospitalization. Cashless hospitalization can be availed only at network hospitals.

# 8

## STEPS TO GET YOU STARTED WITH CASHLESS HOSPITALIZATION



### Important Note:

- 1. Room Rent Eligibility** - ESIC and Gold plans have entry-level "twin sharing" AC as room eligibility for the entire family. Gold Plus and Platinum plans have entry-level "single AC private" as room eligibility for employee/spouse/child and "twin sharing" AC as room eligibility for parents/parents-in-law. Platinum Plus plan has entry-level "single AC private" as room eligibility for the entire family. Selecting higher room category than eligibility will have significant deductions which will be borne by the employee.  
(applicable to all bill line items)
- 2. Defined Benefit** - Defined Benefit for particular ailment is the amount which is maximum payable against the claim, and deductions are applicable per room rent eligibility and other non-medical deductions.
- 3. Waiting Period** - There is one-year waiting period applicable for non-critical ailments for newly enrolled parents (employee was covered earlier, but parents enrolled only recently).
- 4. Initial/Pre-Approvals** - All initial/pre-approvals are conditional approvals which should not be considered as final authorization. That will be evaluated on receipt of discharge summary, final bill, and other supporting documents during discharge.
- 5. Hospital Discounts** - Not to be collected from employee.
- 6. Non-Medical Items, Taxes, and Surcharges** - To be paid by employee.
- 7. Security Deposit** - As applicable, needs to be collected back from hospital.

### Contact us for any queries:

☎ 1800 208 1033

✉ [tcs.his@mediassistindia.com](mailto:tcs.his@mediassistindia.com)

Download the MediBuddy app today to better plan your health and wellness benefits!