# A Guide to Avail Cashless Facility

An emergency cashless hospitalization is one in which the insured individual does not need to make upfront payments at network hospitals under unplanned circumstances. Separately, one can arrange for eCashless mode by planning for hospitalization at least **72 hours** in advance.

## 8 Steps to Avail Cashless Hospitalization

Log into MediBuddy. Click on the **E-card Tab** and download your E-card.

Locate your nearest network hospital by clicking on **'Network Hospital'** tile.

At the time of admission, display your E-card along with any other valid **Government ID**, **Aadhar card** and **TCS Employee ID Card** mandatorily at the hospital insurance desk. Ensure you have chosen the hospital room based on your eligibility and package as per the policy guidelines to evade out of pocket expenses.

Submit copies of previous doctor consultation, investigation reports and doctor advice along with duly filled in **pre-authorization form** at hospital insurance desk.

The hospital will send the form for adjudication or processing. Request will be processed according to policy terms and conditions. Denial of request does not mean denial of coverage or treatment.

Medi Assist might request the hospital for any additional information or documents to approve interim claims and final bill before discharge.
**Note:** In case of expenses not covered by the policy such as non-medical items, expenses incurred over and above the limit defined or denial of claim, you might have to settle the bill in full at the hospital during discharge.

Before leaving the hospital, make sure to carry home a copy of all documents and bills for your reference and further follow up treatments.

Ensure you provide your correct mobile number and email ID for instant notifications and for better tracking of your claims, download the Medibuddy app from playstore/appstore.

Track your claim in real-time
a. MediBuddy: Click the Claims tile
b. SMS: CLAIM (claim number) to +919664172929
c. Visit: **t.medibuddy.in**