

Guidelines Regarding Downloading of E-Cards from FHPL Website and Other Important Information related to Group Medical Insurance Policy for the Retired Employees of WBSEDCL (2018-19)

Name of the Insurance Company : SBI GENERAL INSURANCE COMPANY LIMITED

Part A Policy Number : 179557-0000-00

Part B Policy Number : 179558-0000-00

TPA Details

Name of the TPA	Family Health Plan Insurance TPA Ltd.
Office Address & Contact No:	1st floor, 16/2, Lake View Rd, Near Lake Kali Bari, Kolkata – 700029 Phone No. 033-65503901/02/, 033-2469421 Mob No: 8276003901/02/03
Emergency Help Line & Level 1 Contact Person	Mr. Bishal Pradhan Mob No: 8334939007 E-mail Id: bishal.pradhan@fhpl.net
Level 2 Contact Person & Escalation	Mr.Ayan Gupta Mob No: 9230101116 E-mail Id: ayan.gupta@fhpl.net
Cashless Help Line & Email Id	Mob No. – 09231001004 E-mail Id – preauthkol@fhpl.net
TPA Toll Free Number	1800-425-4033
TPA Website	www.fhpl.net

Steps for Accessing E-cards

Step 1 - Log on to website <https://www.fhpl.net>

Step 2 – Click on the LOGINS (Top of the Page) Menu

Step 3 – Select Employee/ ecard

Step 4 - Key in the Corporate ID (6896- For Policy No.-179558-0000-00 and 6895- For Policy No. 179557-0000-00), Employee Code(PPO No. ex- 12345/12345/ or 56789/56789/56789)

Step 5 – For Password input the first alphabet of your name in Capital letter followed by the last 4 digits of the PPO number (ex- A45/ or B789) and press Enter

Step 6 - Click on Member Details

Step 7 - Click on the E-Card

Step 8 – Click on E-Card option to view / print the card.

Process Flow For: REIMBURSEMENT CLAIMS

Member intimates FHPL TPA about the hospitalization within 4 to 5 days prior of admission (for Planned and within 24hrs for Emergency)

Mode of Intimation: Intimation@fhpl.net; CC:ayan.gupta@fhpl.net;

Toll Free no.1800-425-4033, Landline No.- 8276003901/02/03/033-24659421

Member takes necessary treatment at the hospital and pays entire bill prior to discharge from the hospital.

Member submits IPD and Pre & Post hospitalization claim within 60 days after completion of permissible post hospitalization treatment along with an IRDA claim form and original documents to the TPA office or at Help Desk, 6th Floor, Block – C, Vidyut Bhavan, Kolkata – 700091 on Mon, Wed & Fri between 2pm to 5 pm.

In case of any query for the additional documents, reply must be complied within 3 reminders; otherwise claim will be closed on the 7th day of the final reminder.

Rejection of claims, if any, will be sent to the Insurance Company for their final review and opinion.

Member can check the claim status from our website.

Basic Documents needed for Reimbursement claim

1. Original duly filled Claim form
2. Covering letter stating your complete address, contact numbers and email address (if available), along with Schedule of Expenses.
3. Copy of the HEALTH CARD issued by FHPL Tpa.
4. Original Discharge Card/ Summary
5. Original hospital final bill.
6. Original numbered receipts for payments made to the hospital.
7. Complete breakup of the hospital bills.
8. All bills for investigations done with the respective reports along with Doctor advise.
9. All bills for medicines supported by relevant prescriptions.
1. A preprinted Cancelled Cheque/Front page of the Bank Pass book for quicker transfer of claim amount directly into your bank account through NEFT.

Note: Insured employees are advised to keep Photo Copy of the entire set of claim documents, submitted to TPA & the receipt copy of the reimbursement

Process Flow For: Cashless Hospitalizations IN Network Hospitals

Planned Admission

Member Intimate FHPL TPA by approaching the hospitals insurance/TPA desk 4-5 days prior to admission. The Preauthorization request sent by hospital can be considered as intimation.

Emergency Admission:

Member to approach the hospital insurance/TPA desk with the mandatory documents as mentioned hereunder

1. FHPL TPA card or e-card print out
2. Photo id proof (Any Govt. Photo ID Proof)
3. Doctor advice for admission (Planned cases) or Emergency Note(emergency case)
4. All Investigation reports related to the ailment for which hospitalization is required.
5. Any other additional information if required.
6. On receipt of above documents Network Hospital sends admission request note/preauthorization request form to FHPL TPA for processing.

7. In case coverage is available, FHPL will issue an approval to the hospital within 2hrs for a specified amount depending on the disease, treatment, how much you are insured for, etc. on receipt of complete information/documents and other formalities Cashless will be approved/denied. Note: Further enhancement approvals may be issued on enhancement request, subject to terms and conditions of the policy.
8. At the Time of discharge Network hospital sends Final bill to FHPL TPA for final Approval.
9. FHPL TPA will provide Final Authorization within 2 hrs of receiving Final bill from Hospital
10. Member gets discharged and signs the final bill paying the balance amount under inadmissible head (the entire amount in case of denial of cashless).
11. At the time of discharge, please make sure that you check and sign the original bills and discharge summary. Please carry a copy of the signed bill, discharge summary and all your investigation reports for your records. This is for your reference and will be useful to you in the future.
12. Please be aware of room rent eligibility. If admitted in a room higher than admissible as per the policy terms, there will be a deduction of a proportionate amount of the claim.